



REPORT

Trampolines not traps

Enabling economic security for single mothers
and their children

Dina Bowman & Seuwandi Wickramasinghe

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Glossary

CCS	Child Care Subsidy
Centrelink	Administers social security and related payments. Now a program within Services Australia
CSP	Child support payments
EMTR	Effective marginal tax rate
FTB	Family Tax Benefit
NSA	Newstart Allowance. From 20 March 2020 replaced by JobSeeker Payment
PPS	Parenting Payment Single

SUMMARY

In Australia four out of five single-parent households are headed by women. At 35 per cent, single-parent families have the highest poverty rates among family types. Children in single-parent families are more than three times as likely to live in poverty (44%) as children in couple families (13%) (ACOSS & UNSW 2020). Low-income, single mothers continue to be caught in the binds of poverty and insecurity, with limited choices and opportunities.

This paper draws on policy analysis and insights from interviews with women in Victoria to propose a multidimensional framework for understanding and achieving economic security for low-income single mothers and their children. It is informed by

Amartya Sen's capabilities approach which focuses on the freedom (actual opportunity) that people have to live lives they value.

Note: This research was conducted in 2019, before the COVID-19 pandemic. The crisis has made gender inequalities more visible, with women bearing the brunt of job losses and an increase in unpaid care—as well as domestic violence (Cormack 2020; Fitzsimmons 2020; Touhy 2020).

Despite some policy changes, including a temporary increase in social security payments and suspension of mutual obligation requirements, the underlying infrastructure of inequality remains. Indeed, some commentators argue that the social and economic fallout of the pandemic has pushed back progress on gender equity by decades (Topping 2020).

For this reason, we need to redouble our efforts to build strong social protections that enable single mothers and their children across Australia to flourish.

Key findings

- Even with careful budgets, making ends meet is a struggle. The single mothers we interviewed had to skimp on food, heating and clothing and their children missed out on school activities and social events. Poverty also affected mothers' mental health and wellbeing.
- The clash between unpredictable work and fixed hours of child care limit mothers' choices. Working more hours did not represent a neat solution because an increase in earnings meant losing income support and associated concessions.
- Conditional and confusing social security creates anxiety and undermines economic security. Fear of making a mistake and risking suspension or cancellation of payments was widespread, as was fear of inadvertently incurring a debt.
- The unfair child support system compounds women's insecurity, especially when the non-custodial parent fails to pay or fails to declare income.
- Reform is therefore required in multiple interrelated domains: not only in family-friendly, inclusive employment and flexible, affordable quality child care, but also in taxation, social security and child support policy.

Background

A quarter of a century ago, social policy scholar and sociologist Bettina Cass observed that 'women continue to be caught between expectations to care and to work but without the necessary social infrastructure to enable them to do so' (Cass 1994).

More than twenty-five years later, the challenges that Cass identified persist—and for single mothers the contradictions are intense. With inadequate resources, inflexible employment and unresponsive policies, single mothers are increasingly caught in a 'triple bind' (Nieuwenhuis & Maldonado 2018) between work, care and social security.

Australia has the third-lowest employment rate of single mothers in the OECD (OECD 2017). This reflects the persistence of social and cultural expectations about mothers, the lack of family-friendly workplaces and an underdeveloped infrastructure to support single mothers' workforce participation. Single mothers are more likely than other family types to rely on formal child care (Wilkins, Butterworth & Vera-Toscano 2019) and childcare costs often account for a considerable amount of household expenditure. This, in combination with income-tested

government subsidies and high effective marginal tax rates (Cassells & Duncan 2019; Stewart 2017, 2018), can mean that it makes more financial sense in the short term for single mothers to work part-time, if at all.

And yet, increasingly, income support policies are underpinned by the expectation that all working-age people should be in paid work (Wolfinger 2014). Over the past twenty years, the policy focus has shifted from supporting mothers and their children to an emphasis on addressing the 'intergenerational transmission of welfare dependence' (Brady & Cook 2015). At the same time, there has been an increasing focus on employment as a solution to poverty and disadvantage, downplaying the importance of their mothering responsibilities.

This shift in focus has been reflected in the development of pre-employment programs for people (mostly women) who receive Parenting Payment, beginning with the JET program in 1989¹. Recently, various pilot programs have been introduced leading to the national program, ParentsNext.² While pre-employment and labour market program and policies can benefit some single mothers, such interventions often fail to address the structural inequalities (such as the lack of family-friendly jobs) or the interaction of income support payments (with different thresholds and eligibility) with the tax system, which creates disincentives for single mothers to take up paid work (Stewart 2017).

The study

Amartya Sen's capability approach (1980, 1993, 2005) provides a useful framework to assess the extent to which individuals have freedom to live lives they have reason to value. It enables an evaluation of 'individual advantages and adversities, since the different functionings have to be assessed and weighted in relation to each other, and the opportunities of having different combinations of functionings also have to be evaluated' (Sen 2004, p. 333). The capability approach is particularly useful for assessing the policy opportunities for single mothers and their children because:

it recognises that what single mothers can achieve is bounded by their living conditions and parents' ability to convert opportunities into functionings (access to real opportunities and their capacity to make use of them) (Hartas 2014, p. 167).

Through semi-structured qualitative interviews, we examined how government-administered payments (Child Care Subsidy, income support and Child Support) helped or hindered the financial wellbeing of low-income single mothers and their children. We identify where reform is required in the short and longer term to enable the economic security of such households; and we propose a framework to guide policy and program efforts.

Recruitment and sample

In late 2019, we interviewed 27 single mothers with children under the age of 16, who received Parenting Payment Single or Newstart Allowance (now JobSeeker Payment), Child Support or Child Care Subsidy and lived in Victoria. In selecting our sample, we also considered the mother's age, employment status, education and number of children.

- Most of the sample were aged 30 or older, with 30% older than 45.
- Over half had experienced family violence.
- Most had young children: 19 had children under 8 years (the age at which eligibility for Parenting Payment Single ceases).
- Two-thirds of the interviewees (18) had paid work: as

1 Introduced by the Hawke Labor government, the Jobs, Education and Training program (JET) aimed to improve the labour force participation of sole parents, and to reduce 'outlays on social security pensions and benefits' (Commonwealth of Australia 1988, p. 160). It provided access to highly subsidised child care, and specialist education and employment planning advice. In the late 1990s, JET became compulsory, with attendance at interviews required as part of mutual obligation; and in 2006 the program was abolished.

2 ParentsNext is a Commonwealth Government funded pre-employment program that works 'with parents and carers to help build confidence, develop skills and access local support and services to plan for the future' (Department of Education Skills and Employment 2020d). Following a trial in 2016, the program was rolled out nationally in areas identified as disadvantaged.

permanent part-time (8), casual (6) or maximum term contract workers (3). Only one worked full-time.

- All had low household incomes (less than \$35,000 per year), from various combinations of wages, social security payments and child support.
- Most rented their homes and rental stress³ was common. Seven of the women had a mortgage.

Findings

Low-income, single mothers continue to be caught in the binds of poverty and insecurity, with limited choices and opportunities.

Even with careful budgets, making ends meet was a struggle

Despite their best efforts, these mothers had to skimp on food, heating and clothing. Many skipped meals so that their children could have enough to eat. They bought cheap, poorer quality food, relied on food vouchers and worried about their children's nutrition. And the children missed out: they were pulled out of school and sports activities and missed birthday parties and other social events. Mothers worried about their children being singled out, bullied and stigmatised and about the effects on their children's wellbeing.

Some women felt compelled to take risks to make ends meet. A few were so desperate that they worked cash-in-hand or remained in contact with abusive former partners because the chance of even paltry child support made a difference financially.

Without adequate savings, they did not have a financial buffer for emergencies. They borrowed money from friends, used credit cards, applied for quick loans and used advance payments from Centrelink, knowing that they would be caught in a cycle of debt.

The mothers we interviewed were always thinking about money. They spent a lot of their time and energy juggling and prioritising their bills, budgeting and monitoring expenses, and calculating and recalculating earnings to ensure continued eligibility for income support and other government payments.

Poverty affected mothers' mental health and wellbeing. They spoke about having high levels of anxiety, distress, exhaustion and sleeplessness from being stuck in a never-ending cycle of trying to make ends meet. They became more socially isolated: not having enough money affected their ability to participate in everyday social activities and compounded the stigma of being a single mum.

The clash between unpredictable work and fixed hours of child care limited mothers' choices

Those with jobs had to fit in with rigid pick-up and drop-off times at child care, often having to pay fines for being late. They couldn't swap child care days when their children fell sick or their work hours changed and as a result had to pay for days of non-attendance.

Furthermore, finding flexible child care services outside standard work hours, particularly at weekends, was difficult. This limited these women's capacity to work, especially if they had a long commute.

Even though they needed more income, working more hours did not represent a neat solution. Consistent extra hours were not necessarily available. And even if they could work more hours, an increase in earnings meant losing income support and associated concessions, while incurring more costs—including the cost of child care.

The rules of Child Care Subsidy⁴ meant that mothers with irregular work hours had to either take up an approved activity in addition to paid work or pay more for child care. Many did not understand their entitlements or how the subsidy worked, and risked incurring a debt as a result.

Conditional and confusing social security

The women expressed confusion about eligibility for payments, how they were calculated, and their rules and conditions. The Centrelink mobile app⁵ was simple to use but not informative. Fear of making a mistake and risking suspension or cancellation of payment was widespread, as was fear of inadvertently incurring a debt.

Minimising contact with Centrelink was a common tactic, because their encounters with Centrelink were unpredictable and threatening.

3 Rental stress commonly refers to low-income households that spend more than 30% of their gross income on housing see <https://www.aihw.gov.au/reports/australias-welfare/housing-affordability>

4 See Box p. 22

5 <https://www.servicesaustralia.gov.au/individuals/services/centrelink/express-plus-centrelink-mobile-app>

The women found reporting online to be inflexible because they could not factor in income fluctuations (and so defaulted to their original income). Some women had difficulty uploading supporting documents via the app; others reported a lag between updates or changes made by Centrelink and their appearance on the app.

The women's experiences showed that compulsory participation requirements attached to income support payments do not consider different or fluctuating employment conditions of mothers. Women who did not have sufficient work hours to fulfil the requirements also had to show evidence of job search, training or volunteering in an approved activity. The Targeted Compliance Framework introduced in 2018 increased the risk of payment suspensions and if a suspension was automatic, it required time and effort to reverse.

The women we spoke with understood that they had to comply with mutual obligation requirements, even if these were unhelpful or stigmatising. Those few who were part of the federal government's pre-employment program ParentsNext experienced added stress because non-compliance had financial consequences.

Systemic violence and child support

Just over half of the women interviewed received child support. Of these, most had child support assessed and claims received through the Department of Human Services (now Services Australia), rather than through private agreements with their former partners.

Reflecting other research (see, for example, Cook et al. 2019), child support payments tended to be low and uncertain for the women in this study—as little as \$16 a fortnight for two children. Often former partners avoided paying child support by exploiting loopholes in the system such as non-lodgement of tax returns or undertaking cash-in-hand work to reduce their taxable income.

Fear of violence made some women reluctant to pursue child support payments, as others have also noted (Braaf & Barrett Meyering 2011; Fehlberg & Millward 2014; Hill 2019). The assumption that child support will be paid by the non-custodial parent (mostly the father) does not recognise the long-term impacts of family violence. Worse, the child support system can perpetuate abuse through the withholding of payments or forced engagement with the former partner.



Our research points to the need for reform not only in the provision of family-friendly, inclusive employment and flexible, affordable quality child care, but also in social security and child support policy.

Calculations of other entitlements rely on (often unreliable) Child Support payer lodgement of financial details. Subsequent late lodgement of tax returns leads to reassessment of Family Tax Benefit which can result in an assessment of overpayment, with the mother accruing a social security debt.

Reform is needed in the short and longer term

Our research points to the need for reform not only in the provision of family-friendly, inclusive employment and flexible, affordable quality child care, but also in social security and child support policy. Many of the necessary changes have been identified previously; despite some progress towards inclusive employment policies and practices, more needs to be done. Change is not easy or quick. To build sound foundations for single mothers and their children requires change in the short, medium and longer term.

Child care and work

To recognise the intersections between work, care and social security and the traps created for single mothers and their children:

- Invest in universal access to quality child care and early learning to enable women's workforce participation and to enhance their children's opportunities.
- Address the very high effective marginal tax rates that affect single mothers who wish to increase hours of work.
- Extend eligibility for benefits such as the Pensioner Concession Card for mothers moving off PPS (currently 12 weeks) until they are established in employment.

Taxation and social security

In the short and medium term:

- Address the high effective marginal tax rates that penalise single mothers for taking on work or more hours.
- Review the adequacy and indexation arrangements of Family Tax Benefit A and B.
- Ensure social security payment rates are sufficient to enable people to live with dignity and participate in community and economic life.
- Improve access to the social security system for women who have experienced family violence, and streamline access to crisis payments.
- Revisit assessment criteria for some government payments, which can be used by perpetrators to continue family violence post separation. For example, consider individual circumstances when determining relationship status declarations.

- Remove the Targeted Compliance Framework from people in receipt of Parenting Payment Single.
- Establish an independent Social Security Commission to set, monitor and review social security payment rates.
- Institute independent ethical oversight of automated processes.

In the longer term, we need a principled approach to social security reform, underpinned by adequacy, equity, accountability, solidarity and a recognition of the importance of dignity and autonomy (Bowman, Thornton & Mallett 2019).

Child support

To achieve a fairer system of child support:

- Improve child support compliance and increase payer accountability to address the economic implications of non-compliance for women and their children.
- Decouple Family Tax Benefit assessments from child support to ensure that mothers are not penalised for their ex-partner's failure to pay child support.
- Remove legal loopholes and review the child support formula to recognise women's care/work responsibilities and low earnings.
- Acknowledge the value and contribution of unpaid care as well as the cost of providing unpaid care which is met by the primary carer.

Enabling programs

To enable single mothers to build a secure future for their families:

- Support single mothers to gain qualifications to increase their job prospects before returning to the workforce.
- Invest in a voluntary, enabling, community-based, pre-vocational program that assists parents with young children to strengthen their prospects of work and economic security, while recognising the importance of parental care in the early years.

Our findings emphasise the need for a multidimensional approach to policy and program development that recognises how intersecting policies and social structures of inequality limit choices for single mothers and their children. The framework on the following page illustrates elements of this multidimensional approach. These recommendations point the way to building social and economic infrastructures that enable equity for women.

Trampolines not traps: building infrastructures of equality and economic security

We propose a framework to highlight the enabling conditions that single mothers and their children need as part of a just, compassionate and sustainable society. This framework builds on the inclusive employment and economic security framework developed by Bowman and van Kooy (2016).

The framework provides a guide to ambitious reform and a reminder of how apparently unrelated policies play out in the everyday lives of individuals and communities. It aims to be useful in:

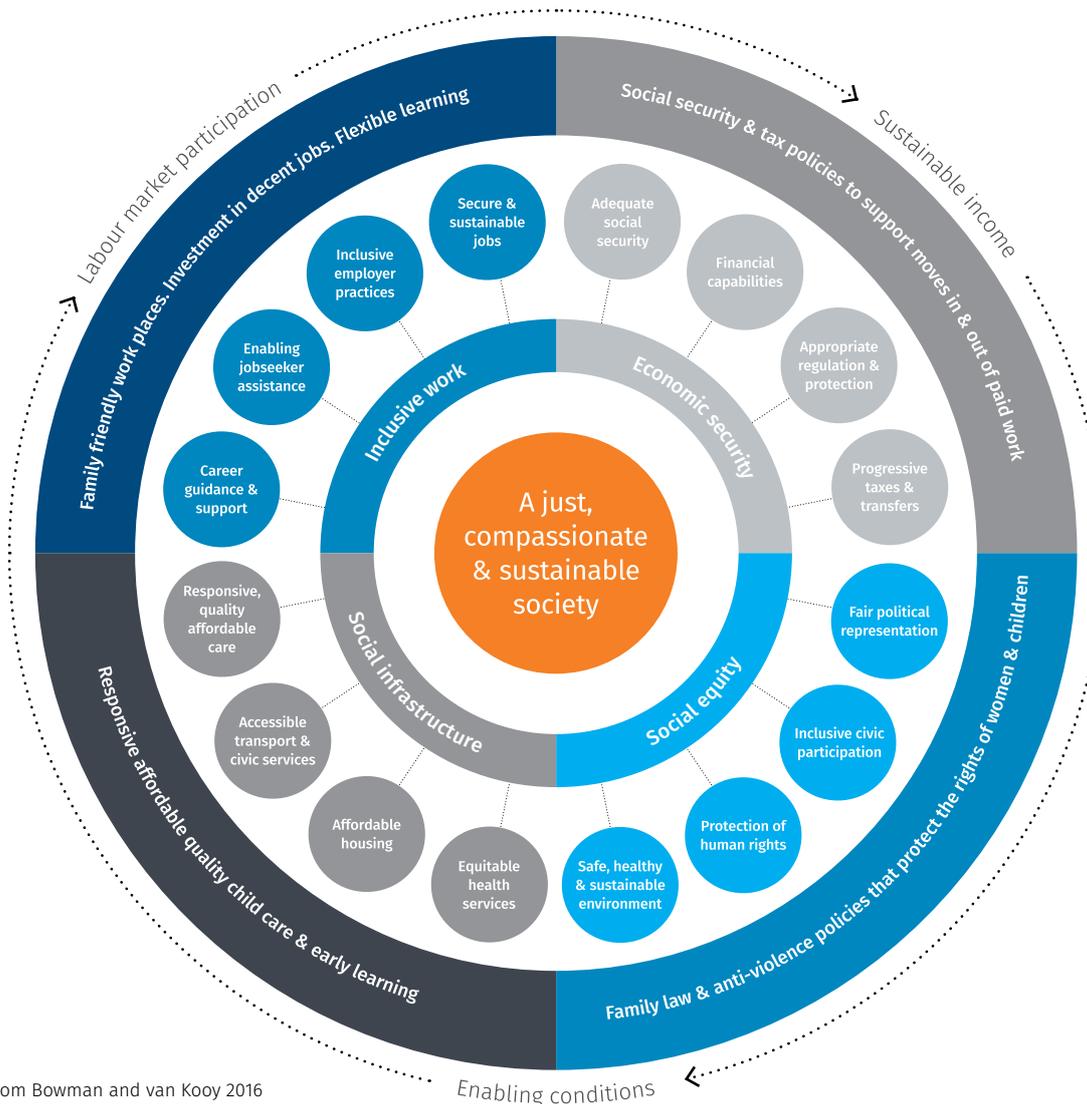
- explaining the interrelationships between domains

- avoiding fragmentation in policy or program responses to unemployment and care
- critically revisiting common assumptions about labour market disadvantage
- shaping our research, policy and practice agenda
- developing appropriate indicators for measuring program ‘success’ or ‘outcomes’.

Having a broader framework helps to situate our program, policy and research efforts—which may be at a micro or a macro level—and helps to build a coherent vision of a society that promotes gender equity and recognises the value of unpaid work and care.

Figure 1

A work and economic security framework for single mothers and their children



Adapted from Bowman and van Kooy 2016

1 INTRODUCTION

A quarter of a century ago, social policy scholar and sociologist Bettina Cass observed that ‘women continue to be caught between expectations to care and to work but without the necessary social infrastructure to enable them to do so’ (Cass 1994, p. 112). More than twenty-five years later, despite some progress, there is extensive evidence that women continue to be caught in the dilemma that Cass described.

A plethora of studies have examined the experience, impacts and drivers of poverty among single mothers and their children (Bueskens 2019; Millar 2011; Nieuwenhuis & Maldonado 2018). The issues are well-known and reflect cultural attitudes, social norms and structures, social policies and institutional and organisational practices. Kay Cook neatly describes the historical shifts in Australian social policy that have resulted in a ‘de-gendering’ of social policy that

exists within, perpetuates, and references the deeply gendered organisation of social life that entrenches ongoing feminisation of poverty. The work-first approach that treats low-income mothers as male-breadwinners fails to account for women’s lived reality or social policy needs (Cook 2019).

Drawing on Sen’s capability approach, we wanted to tease out how government-administered payments that are designed to support women and their children enable or fail to protect their economic security and financial wellbeing. Importantly, we also wanted to identify what reforms are required to enable the economic security of low-income single mothers and their children.

The paper is structured as follows: First, we describe key policies as context for our findings. We then introduce our study sample, method and limitations. We present findings focusing on three types of government-administered payments: Child Care Subsidy, social security payments and associated benefits, and child support. We illustrate how these policies affect the economic security and financial wellbeing of single mothers and their children. We then propose a framework and some ways forward to build inclusive and sustainable social and economic infrastructure for single mothers and their children.

Structures of inequality

In Australia four out of five single-parent households are headed by women. Ninety-five per cent of the people who receive Parenting Payment Single (PPS) are women. Most (85%) are aged over 25.

The economic security of single mothers rests on adequate and predictable income from three main sources: wages and salaries, social security and child support (Sebastian & Ziv 2019). Over a quarter combine receipt of Parenting Payment Single with earnings (Department of Social Services 2019). And yet, at 35 per cent, single-parent families have the highest poverty rates compared with other family types. Children in single-parent families are more than three times as likely to live in poverty as children in couple families—44 per cent compared with 13 per cent (ACOSS & UNSW 2020).

Australia has enthusiastically adopted active labour market policies to move people from ‘welfare to work’ (Brady & Cook 2015). But these policies overshoot social realities, as Cook (2019) observes, and catch single mothers in a ‘triple bind’ between work, care and social security (Nieuwenhuis & Maldonado 2018).

Australia has one of the lowest rates of women’s labour force participation in the OECD, and the third-lowest employment rate of single mothers, after Ireland and Turkey (OECD 2017). This reflects the fact that, in Australia, mothers of young children are much less likely to be in the labour force than fathers. Of parents with a child aged 0–5 years, only 64 per cent of women participate in the labour force, compared with 95 per cent of men (ABS 2019).

When they are employed, mothers of young children in Australia are much more likely to work part-time than fathers. Among parents whose youngest child is under six, 60 per cent of employed mothers work part-time, compared with just 7.6 per cent of employed fathers (ABS 2019). Even when children are older, half of all employed mothers (49%) of child aged 6–14 years work part-time, compared with less than one in 10 employed fathers (8.3%) (ABS 2019).

Child care remains unaffordable for many

Access to flexible and affordable child care is critical for workforce participation but Australia’s mixed model of child care provision is not universal (Box 1). Childcare costs in Australia absorbed 12 per cent of income for a single-parent household in 2018, higher than the OECD average of 10 per cent (OECD 2020). In a recent study about child care, ‘difficulties with the cost’ was the second-ranked reason for not using paid child care (identified by 65% of employed parents and 57% of non-employed parents) (Baxter et al. 2019). Of the 1,000,740 families using government-approved child care services in the September quarter of 2019, 94 per cent were eligible to receive government support (Department of Education Skills and Employment 2020a).

Introduction continued

Box 1

Australia's child care system

Australia's child care sector has a dual purpose: to enable workforce participation of parents and to foster children's development and education (Baxter et al. 2019). Child care policies in Australia tend to focus on providing targeted assistance to disadvantaged families rather than taking a universalist approach (Petitclerc et al. 2017). Formal child care in Australia is delivered via a controlled, mixed market model. In other words, fee subsidies financed by taxpayers are heavily regulated and child care services are delivered by a mix of non-profit, for-profit, community and government service providers (Joseph 2018). Several types of child care are currently supported by the government: centre-based care (long day care and occasional care), family day care, outside school hours care and in-home care (Australian Children's Education & Care Quality Authority 2020).

The underlying cost of child care has grown rapidly, reflecting many factors including changes in quality and the costs of staffing (Baxter et al. 2019). Despite government attempts to lower the cost of child care, ABS data shows that the costs of child care continue to increase (Australian Bureau of Statistics 2018). According to an analysis of Household Income and Labour Dynamics in Australia (HILDA) survey data, the median weekly costs associated with child care have risen significantly for Australian families since 2002. Child care costs for single-parent families increased by 133 per cent from \$44 in 2002 to \$102 in 2016, and for couple families by 119 per cent from \$71 in 2002 to \$154 in 2016 (Wilkins, Butterworth & Vera-Toscano 2019, p. 13).

And yet, increasingly, income support policies are underpinned by the expectation that all working age people should be in paid work (Wolfinger 2014). As many have pointed out, active labour market policies in Australia, and elsewhere, tend to focus on supply rather than demand-side policy levers (Borland et al. 2016; OECD 2001). Rather

than addressing the systemic barriers to workforce participation that face mothers (and some fathers), the focus is on prodding or pushing people into employment—or at least off welfare (Marston & McDonald 2008).

Social security payments are inadequate and increasingly conditional

Single parents may be eligible for Parenting Payment Single (PPS) until their youngest child turns eight. They must satisfy part-time mutual obligation requirements of 30 hours per fortnight once their youngest child turns six (unless exempt).

PPS has its roots in the Supporting Mothers' Benefit that was introduced by the Whitlam government in 1973 to support women to care for their children (see Box 2). The aim has since shifted, reflecting an increasing policy concern about the 'intergenerational transmission of welfare dependence', as then Minister for Family and Community Service, Jocelyn Newman, put it (1999, p. 3; Brady & Cook 2015; Cook 2019).

The 2001–02 Australians Working Together (AWT) budget package introduced new mutual obligation requirements for parents. In 2006, the Howard Government made substantial changes to Parenting Payment Single as part of the Welfare to Work reforms, including limiting eligibility to parents whose youngest child was aged 8 or less. Existing PPS recipients were 'grandfathered', meaning that they could continue under the earlier arrangements. In 2013 as part of the Fair Incentives to Work provisions, 'grandfathering' ceased (Crawford 2014).

The shift to a focus on employment has been accompanied by an increase in conditions attached to income support, reflecting the behavioural turn in active labour market policies (Gong, Breunig & Taylor 2018; Martin 2015). Despite little evidence that *compulsory* participation requirements improve parents' employment outcomes or economic security, Australia has rolled out ParentsNext⁶ nationally and implemented a Targeted Compliance Framework⁷ (Alexander et al. 2005; Johnsen & Blenkinsopp 2018; Wilkins & Leigh 2012). At the same time, increased automation enabled digital engagement between claimants and Centrelink (now Services Australia), with online reporting requirements for the Targeted Compliance Framework.

⁶ ParentsNext is a Commonwealth Government funded pre-employment program that works 'with parents and carers to help build confidence, develop skills and access local support and services to plan for the future' (Department of Education Skills and Employment 2020d). Following a trial in 2016, the program was rolled out nationally in areas identified as disadvantaged.

⁷ According to its guidelines, the Targeted Compliance Framework introduced in 2018 'is designed to target financial penalties towards only those Participants who persistently commit Mutual Obligation Failures without a Valid Reason or Reasonable Excuse, while providing protections for the most vulnerable. It is designed to encourage Participants to engage with their employment services provider (Provider), take personal responsibility for managing and meeting their Mutual Obligation Requirements, and actively look for work' (Department of Education, Skills and Employment 2019).

Box 2

Social security and single mothers 1942–2013

- 1942 Class A Widows Pension introduced.
- 1968 *States Grants Deserted Wives Act* assisted deserted wives in first 6 months after desertion or birth.
- 1973 Introduction of Supporting Mother's Benefit to support women to care for their children by providing assistance after six month waiting period.
- 1977 Introduction of Supporting Parent's Benefit covering fathers.
- 1980 Six-month waiting period for SPB abolished.
- 1989 Sole Parent Pension replaced Class A Widows Pension and SPB.
- 1998 Parenting Payment Single replaced SPP.
- 2001–02 Australians Working Together (AWT) budget package introduced new Mutual Obligation requirements for parents.
- 2006 Substantial changes to Parenting Payment including reducing eligibility to those with a youngest child aged 8 years or less (PPS) or 6 years or less (PPP) and imposing participation requirements on new applicants.
- 2011 Amendment to 'grandfathering' to restrict impact of new birth.
- 2013 Remaining 'grandfathered' recipients moved to Newstart.

Source: Adapted from Whiteford (2015)

Child support is unfair

The third main income source on which single mothers rely for economic security is child support. In simple terms, child support is calculated on the basis of each parent's income and hours of care (Services Australia 2020). Women undertake the bulk of primary care for their children, with only around 12% of parents having shared care arrangements (Department of Social Services 2020). In the September 2019 quarter around two-thirds of payees (typically mothers) had care of their child for at least 314 nights a year, whereas a similar proportion of payers (typically fathers) had care for fewer than 51 nights a year.

Child support has significant potential to relieve financial instability in single-mother families. Indeed, some research suggests that received payments can reduce the incidence of poverty in single-mother households by 21 per cent (Skinner, Cook & Sinclair 2017). However, despite the appearance of gender neutrality, the current child support system disproportionately favours fathers' interests as payers of child support, disadvantaging low-income mothers (Skinner & Cook 2017). The standard child support formula is based on parents' combined income and deducts a fixed rate of 'self-support' for each parent regardless of their income (Services Australia 2020). Consequently, it fails to recognise that women earn less than men and are more likely to undertake precarious work so that they can continue to care for their children (as evidenced throughout our report).

Furthermore, women face substantial barriers to accessing full payment because of loopholes and system failures that cause financial cost and emotional harm (Cook et al. 2019; Natalier, Cook & Pitman 2016). Too often, child support payments are not paid or paid late (Cook, McKenzie & Natalier 2015; Fehlberg et al. 2013). Among payments administered by the Department of Human Services, 48.6% of active paying parents had a 'debt under payment' arrangement, and 24.9% had outstanding debt in 2017–18 (Department of Human Services 2018). Women who have separated from abusive partners fare worse in property settlements than others (Braaf & Barrett Meyering 2011), and fear of violence can make women reluctant to pursue child support payments (Fehlberg & Millward 2014).

8 Family Tax Benefit (FTB) is a payment that helps eligible families with the cost of raising children. It is made up of two parts: FTB Part A – is paid per-child and the amount paid is based on the family's circumstances. FTB Part B – is paid per-family and gives extra help to single parents and some couple families with one main income. FTB can be paid either fortnightly or as a lump sum at the end of the financial year.

Introduction continued

The intersection of child support and other welfare payments have placed undue responsibility on women for addressing their former partner's non-compliance. For example, 214,419 women receiving Parenting Payment Single (as at September 2019) (Department of Social Services 2020) were required to lodge a child support assessment with the Department of Human Services in order to access Family Tax Benefit (FTB) (Part A).⁸ They cannot opt out of this condition and consequently, their full access to income support and other government payments depends on their former partner's decision to pay or withhold child support. In theory, if less child support is paid, the payee (the mother) can report the discrepancy and change the calculation. In practice, this imposes an extra, unreasonable burden on women. A discrepancy that is not rectified can result in a loss or reduction of FTB and rent assistance. Commonwealth Rent Assistance is a non-taxable income supplement payable to eligible people who rent in the private rental market or community housing. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Rent Assistance (Services Australia 2020).

Webs of insecurity

Low-income, single mothers are caught in webs of insecurity. Employment, social security, taxation and child support policies that should support and enable, instead combine to undermine their economic security, limiting their real freedoms and harming them and their children in the short and long term.

In the next section we describe the study, our method and sample. This is followed by key findings that illustrate how the interactions of different government-administered payments cause unequal outcomes and harms for low-income, single-mother families.

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Employment, social security,
taxation and child support policies
that should support and enable,
instead combine to undermine
their economic security

2 THE STUDY, METHOD AND SAMPLE

This study sought to examine how government-administered payments that are supposed to support women and their children helped or hindered their economic security and financial wellbeing. We also wanted to identify what reforms are required to enable the economic security of low-income single mothers and their children.

We drew on Amartya Sen's capabilities approach which provides a useful framework to assess the extent to which individuals have freedom to live lives they have reason to value. A capability approach highlights capability sets: what individuals can be and do. As Hartas (2014, p. 167) puts it:

it recognises that what single mothers can achieve is 'bounded by their living conditions and parents' ability to convert opportunities into functionings (access to real opportunities and their capacity to make use of them).

Importantly, the capabilities approach enables an evaluation of 'individual advantages and adversities, since the different functionings have to be assessed and weighted in relation to each other, and the opportunities of having different combinations of functionings also have to be evaluated' (Sen 2004, p. 333).

Three concepts are important to the capabilities approach:

- functionings: 'the various things a person may value doing or being' (Sen 1999, p. 75)
- capabilities: 'the substantive freedoms he or she enjoys to lead the kind of life he or she has reason to value' (Sen 1999, p. 87)
- agency: 'the ability to pursue goals that one values and has reason to value' (Alkire 2005).

Drawing on these concepts, our study was designed to tease out the aspirations and goals of the single mothers we interviewed and what enabled or constrained them. We focused on three enabling policy areas: child care, social security and child support.

Method

A key challenge when applying the capabilities approach in empirical research is how to actually measure capabilities, rather than functionings. In other words, the aim is to assess 'the opportunity to achieve something (such as work or education) rather than the actual outcome (for example a job or qualification)' (Hollywood et al. 2012).

Our research design sought to elicit insight into single mothers' aspirations, opportunities and constraints. We

conducted semi-structured interviews with our sample (see below) in June and July 2019. Interviews were designed in three parts. First, to stimulate discussion about their goals and aspirations, we asked the interviewees to consider and then sort cards in order of importance to them. We explained that they could use just some or all of the cards.

The cards showed common goals or aspirations, identified in our previous research with low-income women:

- Get a good job
- Take care of my health
- Improve my English
- Move house
- Have a voice in the community
- Learn new skills
- Help my family financially
- Get my drivers licence
- Buy a house
- Buy a car
- Take up study/ training
- Save money
- Take a holiday

In addition there were three blank cards to which they could add.

Figure 2

Card sorting exercise



The study, method and sample continued

We invited interviewees to talk about how they had arranged the cards, then asked about:

- their reflections on what helped and hindered their economic security
- their experience of economic insecurity
- their sources of income (including wages, social security and child support)
- how they made ends meet
- suggestions for future programs and policy reform.

Following this discussion, we asked more detailed questions about:

- their education and employment goals and what helped or hindered them
- use of child care
- child support arrangements.

In the final part of the interview, we asked about household income and expenditure. Many women shared their detailed budgets, showing us spreadsheets or notes outlining their income and expenses.

Nineteen interviews were conducted face to face, often in the women's homes, or if they preferred, in a nearby neutral setting such as a community centre or library. Eight interviews were conducted by phone; for these, cards for the sorting exercise were emailed to the women.

With consent, the interviews were audio-recorded. The recordings were transcribed and de-identified. Where interviewees declined consent for audio recording, we took careful notes, without identifying details.

Recruitment

We recruited women in Victoria who met both the following criteria:

- single mothers of children under the age of 16
- receiving government-administered payments such as Parenting Single or Newstart Allowance, Child Support or Child Care Subsidy.

Potential interviewees were recruited through BSL programs and networks in Melbourne and regional Victoria. Flyers were also sent to be displayed in public libraries, neighbourhood houses and BSL offices in greater Melbourne and selected regional areas.

To develop a heterogeneous sample, we asked interested women to complete an online screening survey.

The sample

Seventy women responded to the screening survey. In selecting our sample, we considered age, employment status, level of education, age and number of children, household income and type of government-administered payment received.

Of 42 women invited to be interviewed, 27 agreed. All interviewees were offered a \$50 'Load and Go' debit card to thank them for taking part and to compensate them for their time. They were also offered funds to cover transport costs.

- Most of the sample were aged 30 or older, with 30% older than 45 (Table 1).
- Over half had experienced family violence.
- Most had young children: 19 of the 27 (70%) had children under the age of eight, which is the age of the youngest child at which eligibility for Parenting Payment Single ceases. Of these, nine had children aged under three.
- Eleven of the women had one child, 10 had two children and 6 had three or more.
- Eighteen of the 27 interviewees had jobs: eight worked permanent part-time—generally 15–20 hours a week; six were employed on a casual basis (one of these women also studied); three worked on a fixed-term contract and one worked full-time. Their jobs were in feminised industries such as retail, customer service, legal services, domestic services, administration and clerical services and aged care. One woman was unemployed, seeking work in community services. The remaining nine women were not in the labour force, including three who were studying.

- Income came from three main sources: wages, social security payments and child support.
- Most had low incomes from a combination of earnings, social security payments and child support, with household disposable incomes below \$35,000 per annum:
 - 63% had equivalised household disposable incomes⁹ for the past fortnight of less than \$600
 - 30% had equivalised household disposable incomes between \$600 and \$1000
 - just two women (7%) had equivalised household disposable incomes between \$1000 and \$1300.
- Most of the women relied on social security payments (Parenting Payment Single (17); Newstart Allowance (8); Carer Allowance (1)); child support (12); and Family Tax Benefit (27).
- Most rented their homes and rental stress was common: Sixteen rented their homes on the private market: five paid more than half their fortnightly income on rent. One woman's rent accounted for two-thirds of her income. Two women lived in social housing, one of them concerned about her future security of tenure.

Seven of the women owned their home with a mortgage. Just one owned a home outright and she was considering selling it to free up funds, as she was unemployed and relied on Newstart Allowance. One woman was living with her mother temporarily, having escaped family violence.

Table 1 Age of interviewees

Age of mother	Number	%
20–24	1	4
25–29	2	7
30–34	7	26
35–39	4	15
40–44	5	19
45+	8	30
Total	27	100

Analysis

Based on our understanding of policy issues and capability sets relevant to economic security, we developed a coding framework for the interview data to identify resources, agency and the internal and external factors that enable conversion of resources into capabilities¹⁰ (Hollywood et al. 2012). We coded by these issues, and following close reading of the transcripts we added codes related to the impacts of constrained choice.

Limitations

As a qualitative study, the small sample is not intended to be representative. It involved single mothers in Melbourne and regional Victoria who volunteered to participate. Nevertheless, it sheds light on specific policy challenges and their impacts on single mothers and their children. These insights complement existing quantitative analyses of gender inequality and the unequal impacts of social policies on women (see for example, (Apps 2017; Cassells et al. 2009; Stewart 2017; Whitehouse, Baird & Baxter 2019).

Ethics

Ethics approval was granted in May 2019 by BSL's NHMRC accredited Human Research Ethics Committee.

⁹ ABS 2019, *Household income and wealth Australia 2017–18*, Cat. no. 6523.0, ABS, Canberra, viewed 13 August 2020, <https://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/6523.0~2017-18~Main%20Features~Key%20Concepts-3>

¹⁰ Internal conversion factors such as skills and knowledge; external conversion factors such as the policy context.

3 CONTRADICTIONS, CONSTRAINTS AND TOUGH CHOICES

In this section, we first highlight the harms of poverty and economic insecurity, which have been well-documented elsewhere. Nevertheless, given the persistence of poverty it is important to remind people that policy choices affect lives every day and in the longer term. We then consider, from a capabilities perspective, some of the factors that enable or constrain single mothers and their children.

Doing without to make ends meet

Women spoke about skipping meals so that their children could eat, having poorer quality food, being unable to buy meat for their children and relying on food vouchers and food banks.

Asking for help carried a cost, emotionally and psychologically. Often there was a limit on the number of times that food parcels would be provided, and the food was not always fresh: 'They give you like black bananas. It's really gross, some of the fruit and veg that they give you.' The shame of having to rely on charity was compounded by the requirement to be schooled in financial management. Paula, a twenty-something mother of a two-year old, explained how she had gone to a foodbank run by a large charity:

I've gone there twice before and they said to me on like the third time, you'll have to go to—like, have to do a financial counselling session—to be able to keep getting more, and to be honest, that's really put me off going back because they can't counsel me financially because there's nothing left over to counsel me on ... I've got to keep on—like, when I get paid every fortnight I put what I've got to put away for rent in a separate account, so that's already put away, but I've got to eat into that every time. Then I've got to put away even more money to pay the rent on the next payment, that I've taken out of like that first payment or what I put aside for rent. So, it's just now I've got even less money. It's just really hard, and it's just like I can't see the light at the end of the tunnel.

Some mothers did without rather than ask for help. For example, Melissa tried to make do on PPS and income from casual work, and put her two-year-old son first, even if it meant doing without herself:

I make sure my son eats at all times. He gets what he needs to be happy and survive, but there'll be times when I do the grocery shopping and it'll be nappies, food for my son, formula for my son, and then I might get myself a bag of noodles for the week.

These mothers turned down the heating or turned it off to reduce expenses. Many of the interviews were conducted

in extremely cold houses, with the interviewer and the mother and children wearing coats inside. Aleena, who had two children aged 3 and 6, explained:

When I use electricity, gas or whatever I'm very careful. I'm trying to minimise as much as I can. Even the cold days I wrap them with the dressing gown and so I don't need to put the heater on much.

Without adequate savings, most of the women we interviewed did not have a financial buffer in case of emergencies. Carolyn worked part-time and received PPS. Her total fortnightly income was \$1300 or just \$650 a week, while her budgeted expenditure was \$1086 a fortnight. Her budget appeared to balance, but it did not include food—just regular bills like rent, power and child care. She explained: 'Saving money I find is hard. It's hard on my income with the bills that I'm paying.' Anna worked 30 hours a week, but her fortnightly income of \$2,490 meant that she was only 'just keeping things ticking over'. She explained:

That's where I'm quite frugal I suppose. I will go without. I think I don't need these things. There's a difference between need and want. If it means I can put some money away for that rainy day. That's what I'll do as and when I can. I do. [My daughter is] dressed by Vinnies. I shop in the reduced section. I will make do with what I can in the kitchen. Lights are off. The heating is only when it's required.

Others with less reliable income talked about regularly borrowing money from family and friends to cover school expenses such as sports activities, laptops, fuel for the car and assistance with paying off a car loan. They applied for quick loans, advance payments from Centrelink and credit cards, and borrowed money to pay bills and buy clothes for their children, knowing that they would be caught in a cycle of debt.

For example, Nicole who was caring for her two young children on a fortnightly income of just \$1,465, applied for a credit card so that she could replace her broken fridge, even though 'in the end, I know you pay so much more than you paid for the fridge, but it is just what I had to do'.

Insecure often unaffordable housing

Many lived in insecure, low-quality housing, because they had little choice. Judith, a mother of three children aged 2, 7 and 15, had moved to find somewhere she could afford. She paid \$600 per fortnight on rent, but explained she had to make compromises:

This is the only place I could get a rental at the time and I hate it here. I really don't feel safe here. I don't

want my kids growing up around here. My kids go to school [in nearby town]. Everything's there. So I drive there two, three times a day, like it's just—yeah, it's costly and hard. It's stressful and it's wearing me out.

Over half of the women in the study who rented on the private market paid more than 30 per cent of their household income on rent. Some like Nicole, had to seek assistance from family to cover rent. She said:

We wouldn't have rented something that was so expensive, but it just got to a point last year where we had to rent anything that we were accepted for. Sometimes, my dad will have to help me out. I just can't afford [it].

Aleena found a rental in her preferred suburb and close to her children's school, but paid 52 per cent of her income on rent (\$792.50 a fortnight). She had looked for a cheaper rental there but had limited choice because she was a single mother without paid work. To overcome this, her former employer volunteered to put his name on the lease agreement so that she could secure the property. She explained:

And nobody gave me help because no job and single. My ex-employer where I worked retail, he stood up for me and he showed his account and we played a game like saying we are partners. And then under his account, I got this house.

This meant that after paying rent and bills Aleena often had to rely on food vouchers and help from charities to make ends meet.

For many women living 'pay cheque to pay cheque', having the money for rent was a source of enormous anxiety. Ella, mother of a seven-year-old whose contract work was coming to an end, explained:

I don't know where we will end up if we have to move—my first thought was that my backup would be the car. If I lose [the car] I will be in breakdown mode.

Margaret, a fifty-something mother of three teenagers, including one with disability, was anxious about the future, because while currently affordable, her housing was conditional on her children living with her. She was anxious about what might happen once they left home, explaining that she would be homeless, given the low rate of Newstart Allowance and high cost of private rental. When asked what her plans were, she replied: 'Potentially getting the car that I may have to live in'.

Always thinking about money

The mothers we interviewed spent a lot of their time and energy juggling and prioritising their bills, budgeting and monitoring expenses, and calculating and recalculating earnings to ensure continued eligibility for income support and government payments. As Janice, a 30-something mother of two who had escaped family violence, put it

I have a lot of financial insecurity. My circumstances exist because I'm a single parent, I didn't choose this, I didn't want this.

With the support of a flexible workplace, she managed to work full-time while caring for her children. Her former partner was supposed to pay child support of \$450 per fortnight but did not. She made ends meet but constantly worried about expenses related to family court matters which overshadowed her life. She explained, 'Financial insecurity, it's not about a week-to-week thing'. Rather, it was the looming threat of protracted court battles and legal costs that undermined her financial security.

Money dominated their thoughts, as one woman explained:

I'm always compromising. I'm always trying to find money that doesn't exist. I have to try and make it work.

A few women were forced to take risks. For example, Paula had a total fortnightly income of \$1,300. She paid \$1600 rent a month and had a large Centerlink debt. She told us that at times she had shoplifted food and nappies out of sheer desperation:

It's like out of necessity though that I do things like that; it puts myself at risk because then if I was to get caught and charged, well then that affects other jobs that I might be able to get in the future.

Not having enough money affected the women's ability to join in everyday social activities and compounded the stigma of being a single mum: Maxine explained:

You don't fit in with the mums, you know, because ... they've got a husband, they can go out and do all the coffees and do all the glamorous stuff.

The mothers we interviewed experienced high levels of anxiety, distress, exhaustion and sleeplessness from being caught in a never-ending cycle of trying to make ends meet. Sociologist Vivyan C Adair, who experienced poverty as a child, refers to the emotional and material impacts of poverty on children, describing poverty as 'written onto and into my being' (2002, p. 456). In a similar way, the women we spoke with experienced the stigma and harms of poverty, as did their children. As mothers, they felt guilt and shame for their inability to protect and provide for their children.

Contradictions, constraints and tough choices *continued*

The children missed out

Not having enough money meant the children missed out, despite their mothers' best efforts. Paula explained that her son missed out not only on sporting activities, but also on good food, because she couldn't afford it:

I don't get to go out and do activities that I'd always like to do with him. I'd like him to do something like Little Kickers, I think would be good for him but it costs a couple of hundred dollars a term and I can't afford that. It's hard [because] he's always fed but it's not always like the nutritious meal that I'd like it to be. Sometimes it might just be like a tin of spaghetti or something.

Women talked about having to pull their children out of sports activities and dance classes when they could no longer afford the fees. Children missed out on school trips, camps, birthday parties—even trips to the park. Everyday decisions became hard choices. Melissa explained how she had to choose between using fuel to drive her son to the park or saving it so she could get to work:

I can't afford to do things; on the weekend I might be out of fuel, I can't take him to the park because I can't put fuel in the car because what's left in the car needs to get me to work on the following day.

Being poor meant children missed out at school—unable to afford camps and excursions, equipment such as iPads or new uniforms. These mothers worried about their children being singled out, bullied and stigmatised by their peers, with negative impacts on their mental health and wellbeing. Grace, who had two school-aged children and bought them second-hand uniforms, said:

I don't buy clothes for myself. The kids are conscious about their appearance. I don't want them to be singled out because they have a single mum.

Nicole, who had two children aged 2 and 5, observed:

I think even my eldest this year has, sort of, started to see that we are a little bit different. We are a single-parent family, for a start, but we don't do everything that all of the other kids do, and all of her friends do. That is hard to see. You don't want your kids to be hearing they are any different, or they are missing out, so I found that quite hard.

Anna was concerned about her daughter, who was still a toddler, becoming aware of being poor. She said, 'You don't want to hear your daughter say, "Oh Mum, we can't afford that". That's heartbreaking'.

As much as possible, the women we spoke with made decisions that would benefit the children, even if it came at a personal or financial cost. They carefully considered trading off future opportunities with present demands. These trade-offs were not clear or simple. For example, Maxine was determined to send her thirteen-year-old daughter to a different school to increase her opportunities:

I've got one daughter who is very clever. I can't afford a private school. I was hoping to move. Move, take some money from my house and put her into a private school. Move somewhere, perhaps Tassie.

To do this meant that she had to do without, she explained: 'You have to give the kids and take from yourself.' But she was caught in a trap, even though she bought what she could. 'It's never good enough. So what do you do? Your daughter ends up hating you.'

Some mothers talked about money with their children to try to manage their expectations. Norma was forthright:

I tell my girls everything. I let them know why we don't have money and why mum doesn't have money and stuff like that. Yes, they know I'm saving and they need to know [it's] because I have no husband.

But they were aware of the risk of burdening their children with financial worries. Edith explained that her children were acutely aware of her financial situation, with her son suggesting home schooling after seeing her struggle to pay their school costs. She felt guilty and upset for 'forcing them to carry my load'.

Constrained choices in balancing work and care

Like most Australian women with young children, 18 of the 27 women we interviewed had jobs and worked part-time. As single mothers, however, they were caught in a bind: wanting to care for their children, and provide financially for them, but without the policy infrastructure that would support them to do so. For example, with no-one to help care for her seriously ill daughter and take her to medical appointments and regular health check-ups, Tina had little choice but to work part-time. She traded off better pay and income for flexibility. She explained:

I can't work full time, unless I have one day or maybe a couple of days during the week, [because] when my daughter gets sick she stays home for like a week or two. I'm very mindful. I don't want to be unfair to the employer.

Similarly, Carol, a single mum in her early forties, was caught between trying to work caring for her daughter and

rebuilding her life, having left an abusive partner. Carol worked part-time spread over three days a week. She explained she had decided to drop additional hours of work because the reduction in her parenting payment meant she was hardly any better off:

I picked up an extra 10 hours over the fortnight ... it actually worked out [that] I was getting \$100 for the extra 10 hours a fortnight. So for me ... there's no incentive really to pick up the extra work ... I weighed it up, thinking I can spend more time with my daughter.

She carefully managed her time, taking short lunchbreaks or skipping them and trying to leave at four o'clock so that she could spend time with her daughter: 'I'm nonstop when I'm at work, trying to get work done.' But even so, the pressure of work meant that sometimes she had to stay late—and call a relative to care for her child.

I'd love to be able to pick her up from school every day so that we can spend that time, that quality time together. But by the time I get home she's getting exhausted, she's hungry, I'm exhausted. It's not that quality time you're spending together; it's literally cooking, bath, reading homework and then spending maybe half an hour together and then bed, her going to bed. But you've just got to make it work.

The interaction of child care policy, taxation and social security constrained women's opportunities to balance work and care.

Access to affordable quality early learning and child care remains uneven

The lack of appropriate child care was a major stumbling block for over half of the single mothers we interviewed. For example, Emma, in her thirties with two sons aged four months and two years, had a good job in a regional centre. When interviewed, she was coming to the end of her paid parental leave and needed to return to her job, having recently separated from her partner due to domestic violence. Emma had been unable to find a suitable child care vacancy. She explained:

The one here is just around the corner and they don't have any spots. He's on the waiting list for the other Early Learning Centre here in [a small town], but they said, 'You'll be holding your breath for six months', so that's not going to work.

The cost of child care is also a concern.

A mismatch exists between inflexible hours of care and changing hours of work

Even when care was available there was often a mismatch between the available hours of care and work. Ella, who worked part-time on a contract, and relied on public transport to get to and from work, explained the challenge:

They expect you to pick up your child before 6. I don't have anyone else on this side of town who could come and pick her up. Her dad's not really in the picture—it's even a struggle—morning drop-off and pick-up is difficult. Timing is a big thing, being a sole parent of a child. Yes, there is child care out there, but the hours don't work.

And if mothers were late picking up their children they 'got stung' with late fees, as one put it.

Those with unpredictable casual work hours or shift work without a fixed roster were unable to swap their child care days and as a result had to pay for days of non-attendance. For example, Judith who had a casual community sector job and two of her children in family day care and centre-based care, said:

Being casual and you still have to pay for day care, even if they're not there. So that makes it hard. They have to be booked in just in case I get a shift, which is horrible. So I've got to pay that huge bill even if I'm not working.

Those who worked non-standard hours faced greater challenges, having to stitch together child care arrangements.

Brady and Perales (2016) have highlighted the value of a mixed care package, where a combination of formal and informal enables greater flexibility for mothers. Informal child care (used for activities such as transporting children to different child care centres, or as an emergency backup) can act as a 'glue' that binds formal care arrangements to aid employment. They suggest subsidising informal child care through tax credits.

Contradictions, constraints and tough choices continued

Anna

Anna, now in her early forties, had worked in the transport industry for the past eight years. The nature of her job meant she worked late nights and weekends. After the birth of her daughter and the breakdown of her relationship, she returned to work but struggled to find suitable child care due to her irregular and long work hours. She explained that the four-week roster specifies the days she'll work, but she can be rostered on at any time between 7 am and 7 pm. Not surprisingly, organising child care was a 'minefield'. She summed up the three child care options:

Day care centre operates Monday to Friday 6:00 to 6:00 and is very expensive. You give us family day care, but you're closing down so many of them. Then you give us in-home care—I think it was 3,000 placements [nationally], that's all.

She had to use family day care; and even then, she needed several providers to cover her shifts:

I managed to find someone that can look after [my daughter] Wednesday to Friday and I managed to find someone that could look after her on a Sunday and then I had to find someone to look after her on a Saturday.

Child care services, designed to match the 'standard' work hours from 9 to 5, haven't kept up with the employment patterns of mothers and the changing labour market. Government support is available for single mothers to access in-home care, but only if their working hours are at a time when no other child care service providers are open. Access to the program is restricted by the available places, just 3,200 throughout Australia as at January 2019 (Department of Education Skills and Employment 2020c). Furthermore, this is not fully subsidised (unlike under the previous child care benefit) and has an hourly cap of \$32 (Department of Human Services 2019c).

Confusion persists about the Child Care Subsidy

As part of the 2018 'Jobs for Families Child Care Package', a Child Care Subsidy (CCS) was introduced. While the CCS makes child care more affordable, many of the women we spoke with didn't understand their entitlements or how the subsidy worked.

Child Care Subsidy

Fee support is capped at an hourly rate based on the child care type (Department of Education Skills and Employment 2020b).

The means and activity-tested subsidy, paid directly to providers, is only available when both parents (or the sole parent) are engaged in work, study, training, volunteering or other recognised activities for at least 8 hours per fortnight (Department of Human Services 2019a).

Under the Child Care Safety Net, families with vulnerable children are eligible for the Additional Child Care Subsidy (ACCS). This is up to 120% of the hourly rate. Designed to remove out-of-pocket costs for families in financial hardship or with children at risk of abuse or neglect, it acts as a supplementary payment to the CCS (Department of Education Skills and Employment 2018).

Olivia, who struggled with her own and her daughter's health issues, told us her child care centre informed her that there'd been a mistake in the amount of the subsidy withheld to cover administrative costs. As a result she owed \$380 but she couldn't understand why:

No-one can tell me what's the correct amount that I'm meant to be paying. And then there were some fortnights when they were not taking any money and then the next fortnight there'd be a \$200 fee—and it's really hard to budget. So now I've got a \$380 debt that I'm trying to pay off and I've got to sit down and go through every single invoice for this financial year and try and work out what's going on? What the hell is happening? I have no idea.

The calculation of the subsidy and fee payable is obscure, and if parents underestimate their income the responsibility for additional fees sits with parents, exposing them to financial risk.

Caught by activity testing

Low-income single mothers engaged in precarious work require the most assistance with child care to participate fully in the labour market and yet they are one of the groups that receive the least support under the new system (Kalb, Lass & Zhu 2018). The subsidy fails to take into consideration the fact that casual workers often do not have consistent work hours. This means they are not always able to fulfil their activity requirements. Furthermore, their child care options are limited because most providers do not permit parents to change their child's roster from one week to the next (Brady 2016).

For example, Melissa who worked part time, had to rely on paid child care for her two-year-old son as she had no family support. Even with the subsidy she had to pay \$300 a fortnight for four days a week of family day care. Sometimes she had fewer hours than she had estimated when she applied for the subsidy. To make up the additional hours she had to look for additional work, even though she was juggling work and study. She was caught in a 'shit cycle':

Ideally, I would take my son out of day care entirely because I can't afford it. Even with the subsidy in place I'm still paying \$300 a fortnight out of pocket, which is a quarter of my pay. So ideally, I would take him out [but] would mean I wouldn't be able to study, I wouldn't be able to work, which means I'm stuck on a payment that isn't liveable and it's that horrible cycle of I now need to pull money out of everything to potentially go and make a little bit of something, where you're not getting any support from the government or Centrelink. It's just a shit cycle. It's not working at all.

Aleena, who had two children and had fled from an abusive partner, was in a similar situation, caught between attempts to find paid work and the eligibility requirements for the Child Care Subsidy. She was completing her Diploma in Community Studies and preparing to look for work. She had accessed one day a week of subsidised family day care for her daughter but with her study coming to an end, she was reluctantly considering discontinuing day care:

So now my study's over so they would stop my subsidy now. So ... definitely, I will stop putting her in day care, only I will [be] using kindy [kindergarten].

She pointed out that although she was looking for work, unless she undertook another 'approved activity' she would not be eligible for the subsidy. For women like Aleena who migrated to Australia with no family, lack of child care was a significant barrier to finding work.

Social insecurity: contradictions and confusion

The women were caught between inflexible work and inflexible social security arrangements. Those who did not have sufficient work hours to fulfil their social security participation requirements had to also show evidence of job search, training or volunteering in an approved activity.¹¹ For single mothers the well-known second shift (Wharton 1994) is compounded because they not only have to balance work and care, they also must do poverty work—the full-time work of the poor, trying to make ends meet, engaging charities and the social security system to try to get the support they need.

Parenting Payment Single and earned income

Parenting Payment Single (PPS) is a means-tested income support payment available to single parents and other principal carers who have sole or primary responsibility for the care of a young child. These parents may be eligible for PPS until their youngest child turns 8; once the child turns 6, the parent must spend 15 hours per week on an approved mutual obligation activity including job search, paid work or study.¹²

A single mother who is the principal carer of a child under the age of eight could claim a maximum of \$776.10 of Parenting Payment Single each fortnight in July 2019.¹³

Her fortnightly payment reduced by 40 cents in the dollar when she earned over \$188.60 a fortnight (with one child) plus \$24.60 for each additional child. Her payment would cut out when her gross fortnightly income was more than \$2,158.85. (Department of Human Services 2019b)¹⁴

11 In response to the COVID-19 pandemic, mutual obligation requirements were suspended in March 2020 but were to be progressively reintroduced from August 2020. The JobKeeper Payment was introduced in March and available until 27 September 2020; reduced rates will apply from 28 September to 28 March 2021. Here we focus on the underlying payments, which without policy change will remain once the crisis is over.

12 <https://www.servicesaustralia.gov.au/individuals/services/centrelink/parenting-payment>

13 Income support payments are increased twice a year in March and September.

14 In May 2019, the Department of Human Services was renamed Services Australia.

Contradictions, constraints and tough choices continued

Newstart Allowance (now JobSeeker Payment) and earned income

A single mother with dependent children over the age of eight can claim Newstart Allowance. The Newstart Allowance (now JobSeeker Payment) was just \$601.10 a fortnight in July 2019.

Her allowance would reduce by 50 cents in the dollar for earnings between \$104 and \$254 a fortnight, and by 60 cents in the dollar for any income above \$254 a fortnight. The allowance would cut out when her gross fortnightly income was above \$1,146.67. If she was exempt from mutual obligation requirements¹⁵ it would cut out when her fortnightly income was more than \$2,074.25 (Department of Human Services 2019b).

Depending on their specific circumstances single mothers might also be eligible for other payments including:

- Commonwealth Rent Assistance for those who rent in the private rental market or community housing
- Family Tax Benefit (Parts A & B) to assist with the cost of raising children
- Pension Supplement
- Telephone Allowance (quarterly payment)
- Pharmaceutical Allowance (DSS 2020).

Ella

Ella, a twenty-something mother of a seven-year old, had escaped a violent relationship. She worked in a casual job—sometimes up to 26 hours a week, but the hours were hard to predict. And if she or her child was unwell and she couldn't work, she didn't get paid. To improve her job prospects, Ella was also studying accounting while volunteering as a treasurer for a community organisation. But her work hours were not consistent enough to fulfil her compliance requirements, and her volunteering was not recognised because the association was not on the approved Centrelink list.

If you are really low on your hours they question it—they expect you to make up the 30 hours [a fortnight] otherwise they automatically cut off your payment. I have explained to them about the flexible nature of work but they don't care. I get this sick feeling when I look for jobs—I already have a job, [I'm a] single parent and trying to get as many skills as possible—but they expect you to apply for jobs where you don't have the skills, and there is no consideration of mental health.

To meet her mutual obligation requirements, Ella had to prepare 10 job applications a month, even though she was working and volunteering. She recounted an instance when her parenting payment was suspended because she failed to complete the required number of job applications before the cut-off point of 5 pm. Realising that her payment had been automatically suspended, Ella rang a case worker at Centrelink to explain:

'I cut my first visit [at work] short because I needed to do job search but I didn't have a computer at home and I had to work the rest of the day. And my daughter had swimming and the cut-off point is 5 pm.'

After consideration of Ella's circumstances, her payments were reinstated but the experience left Ella distressed and fearful that her payment would be suspended again:

This is where it is not fair: I'm doing all I can, I'm working, I've done certificates. If my payment gets cut off again I don't know where we will end up. I need to find another way of paying rent and I have no backup. I can't go to family as they have their own problems. That's one of my biggest concerns and fears—when they automatically cut you off.

Having to report on compulsory activities and earnings every fortnight increased risks of payment suspension. And an automatic suspension, as in Ella's case, required time and effort to reverse.

¹⁵ Exemptions are granted for reasons such as having a large family, ongoing medical conditions (either recipient or child), experience of family violence and relationship breakdown. See <<https://www.servicesaustralia.gov.au/individuals/subjects/exemptions-from-mutual-obligation-requirements-principal-carers>>

Even when women were employed, they had to maintain engagement with Centrelink—and this was time-consuming and draining. Phoning Centrelink meant holding on for a long time, without any guarantee that the call would be answered or the issue addressed. Sally explained:

When you're a single mum and your time is so limited, I don't have time to be on the phone for that many hours. It was a nightmare—I was holding my child, I was feeding him, I had the phone on speaker, always worried that it would drop out and that would be the end of the call—and I've been on hold for an hour. It's horrific; I hate it.

Going into the Centrelink office was not much better. Indeed, minimising contact with Centrelink was a common tactic, because their encounters were unpredictable and threatening—exposing them to fear of payment suspension, cancellation or purported debt. Nicole, a thirty-something single mum of two young children, put it bluntly: 'I try to avoid the physical Centrelink place like the plague.'

Nevertheless, face-to-face contact could be important, especially when mothers needed to explain complex or sensitive issues. For example, Melissa had been at her wits' end when waiting for her claim for Parenting Payment Single to be processed. She explained that three weeks after making the claim:

they were still apparently processing my paperwork, and I still had not received a cent. I sat at the desk speaking to this man and I just cried because I went, 'I am beyond broke, I'm having to borrow money off my family to pay for things like nappies. I had to use the last of my fuel to drive here because I spent four hours on the phone yesterday to no avail.' And the man that helped me was amazing. I think the only reason why that man helped me was because I went in with my son who was just over six months old and I cried on his table.

However, a positive outcome was not always guaranteed, as Melissa explained: 'It's a 50/50, depends on the day. I've been in there asking for help and they've gone, "No, we can't help you"'. Single mothers need access to information and support, whether face to face or online. Instead, the provision of support and information is patchy.

Norma, a forty-something mother of three, described her struggle to access correct information about her entitlements. She observed, 'The funny thing is the information is there, but Centrelink doesn't tell you'.

She found staff at the call centre better informed than the office staff:

It's funny how the people in Centrelink branches don't know – they know less information than the people in the call centre, which I do not understand.

Not surprisingly, some women preferred the Centrelink Express app¹⁶ because it minimised contact with Centrelink, even if it was inflexible. Some women like Carol found it easy: 'The online Centrelink app is great. Just reporting on that is easy for me. I can do that.' Hillary explained that once she got used to it reporting online was much easier than the old forms:

the app is great because I remember, it's on every second Thursday I just remember to do it. I've got a little reminder on my phone to do it ... The app is much easier than having to drop a form in which you used to have to do in the olden days.

But reporting online was not trouble-free. Nicole, the mother of two young children, told us:

I will try and use the app or just the internet service as much as I can, but a lot of the time it will default to me having to call because something won't work or you can't do what you want to try and do.

Nicole also had difficulty uploading documents needed to access rent assistance. She explained:

One of the things I had to do was send in my new rental lease and agreement, so I just took photos and uploaded those documents. And then, about two weeks later I got a letter in the mail saying, 'We have not received your documentation. You will not be getting rent assistance because we haven't.' So then, I had to ring and say, 'It is there', and the person on the phone said, 'Oh yes. I don't know why that didn't happen'.

There was also a lag between updates or changes made by Centrelink and when they appeared on the app. She explained: 'It takes like three to four days after Centrelink send you a letter for it to actually show though [on the app], which I don't like. It should I think show instantly'.

Fear of arbitrary decisions: the computer says no

Having to rely on automated processes with limited functions shifts the responsibility to report accurately (and the risk associated with not doing so) to single mothers. While the app was simple to use, eligibility and conditions

16 <https://www.servicesaustralia.gov.au/individuals/services/centrelink/express-plus-centrelink-mobile-apps>

Contradictions, constraints and tough choices continued

of payments and concessions were not clear. Mothers were terrified that they would be cut off or be told they owed money. Paula described her reaction to myGov messages:

When I get an email saying I've got a new myGov message, I go, 'Oh no, what is it? Am I going to be cut off for some reason?' or 'What is this going to be?' and it just makes my guts twist. But I've got a Centrelink debt and so I've got to pay back \$50 out of every payment, this is thousands of dollars' worth of debt so it's not going away.

Sally, who worked part time and received PPS, talked about the difficulty of finding the right information for income reporting for the PPS and the Child Care Subsidy:

You never want to overclaim because you don't want to be in debt to the government, but I'm never getting the right advice to know if I'm putting in the right amount. There's no-one to speak to anymore when I go into the actual branch, right? And if you've got a Centrelink question they tell you to go and ring the hotline. You wait an hour and a half on the phone to speak to someone. So there's always a fear factor of am I doing this right?

Contradictory policies and processes trapped women in desperate circumstances. For example, Alison had gone into hiding with her three children to escape family violence. Once her former partner had been imprisoned, she returned to her rental property. When we interviewed her, Alison was alone in a cold house, with closed blinds and locked doors. Unable to work due to her chronic health condition, and with no income, she was at risk of eviction. Alison had contacted Centrelink to claim the Crisis Payment¹⁷ that is intended to assist people escaping family violence. But she was told that she was not eligible, because she had returned to her home:

It says on the website that you can get urgent payment because of domestic violence and if you have to leave your house. I tried to apply for a couple of urgent payments with them recently and they're very hard to get. They were like, 'You have to actually be moving from the house to get it.'¹⁸

Tightly targeted programs and policies mean that people fall through the gaps and become trapped, unable to get the support they need, not knowing where to turn for help.

Fear of getting the calculations wrong

The complex interactions of social security payments, family tax benefits, child support and wages meant that women feared making a mistake in their calculations (see cases of Edith and Amanda). They wanted to report their earnings correctly, but it was hard to do so, especially for those with non-standard and intermittent employment such as cleaners, kitchenhands, tutors, performing artists or subcontractors, or working on their own account.

Edith

Edith, a 45-year-old divorced mother of five with tertiary qualifications, had tried to re-enter her profession following an acrimonious divorce. After years of working with her former husband in his business, she was unable to show evidence of that work. So Edith took on lower skilled and lower paid casual work. With unpredictable hours her biggest fear was earning over the income support threshold and losing the regular parenting payment. She explained:

There was that fear [that] if I were to earn more—see, for \$500 more, then the ... parenting payment, all other benefits will collapse. I would have just cut my rate, or cut my hours, so it doesn't reach the threshold. It was such a difficult balance; it's like juggling, and I have to keep budgeting and recalculating, like will I be penalised?

Edith calculated her income and expenses, but with large debts incurred from custody battles, her mortgage was in arrears and she could not afford essential repairs to her home. To make ends meet she sometimes worked as a contractor, explaining that she tried to report these earnings but the system wouldn't let her.

I tried to put the ABN number and then it [app] says contact them [Centrelink], and obviously to contact them I would have to wait for another 40 minutes. And the last advice that I got was 'Write it down and you can do it at the end of the year'.

As a result, she lived in fear of incurring an additional debt that would push her further into financial distress.

¹⁷ <https://www.servicessaustralia.gov.au/sites/default/files/documents/su510-1512en.pdf>

¹⁸ The claim form has since been modified to make the process easier.

Amanda

Amanda, in her late forties, could not work full-time because she needed to care for her two children with special needs. She took temporary assignments but was mindful of not letting her Parenting Payment Single drop to nil for more than six fortnights to prevent the cancellation of her payment and being removed from the system.

I was always told by Centrelink that when you earn over the threshold for 12 weeks or six payments, then you're cut out. So I have to reapply to Centrelink. And the paperwork that's involved and the calls to Centrelink and everything like that is just horrific. So, it's better for me to take only 10-week roles which are far and few between.

Although she was paid well for her short-term assignments, the unpredictability of her work and her ongoing care duties meant that she had to rely on the PPS.

If Amanda earned too much for several weeks, she risked losing the PPS and having to reapply if work dried up; and if she pursued additional work hours to build an adequate income she risked being unable to care for her children's health.

These women are caught in a financial trap: as single mothers they are encouraged to return to paid work, but they're 'penalised' if they try to do so. Melissa observed:

People like myself who are trying to do the right thing, we're continuously put in a position where we're told to go get a job, go get an education, go do something useful, get off the payment, but we're not financially supported to do so.

What women wanted was a bridge that enabled them to establish themselves financially. Instead, they were forced to 'earn more or be on Centrelink'—there was no middle ground.

ParentsNext: monitoring and compliance rather than assistance

Those women participating in ParentsNext said the program failed to recognise their aspirations or provide the support they needed to fulfil their goals. For example, Leona, a mother in her late 30s, was trying to rebuild her life after escaping family violence. She said:

They explained to me that ParentsNext will help me find a job or find a way to get back to school. And they made it out to be that they'll help me with child care, they'll help start to get a job. Like, it was meant to help me. I went to my first meeting and the lady said that there's no funding [for me to do a course]. All I had to do is join a playgroup and I went, 'And how is joining a playgroup going to make me get a job?'

Some single parents in a previous BSL study of the ParentsNext pilot in 2017–18 made similar comments (Wickramasinghe & Bowman 2018 unpub.). They explained that although they were encouraged to take up training to facilitate finding paid work, they found they did not have access to financial assistance to do so. Although the program provides funding for parents in the intensive stream (in highly disadvantaged communities), this assistance is not available to those in the targeted stream, regardless of their need.

In the present study, Olivia, who had also escaped family violence, found that having to comply with a plan added to her stress rather than diminishing it:

They wrote down that three times a week I had to go to the gym and I had to sign off on the app that I've done it and if you don't sign off, or if you didn't go, your payments are suspended. That was part of my plan. It was meant to improve my health, which then improves my mental health and improves my capacity to work.

While going to the gym might be helpful in dealing with stress, Olivia was worried that failing to meet the requirements would have serious financial consequences for her and her four-year old child with disabilities.

Rather than finding ParentsNext supportive and welcoming, the women we spoke with described the program as 'horrible' and as 'load of hogwash'. Olivia described her local program office as not at all child-friendly:

At the front of the office there's a [man] who's sitting at the desk. Every time I've been there he's been too concerned about talking with someone else ... Him and another guy come out and go out the front and smoke and all the cigarette smoke comes in. It was horrible and it stank. It was freezing cold and there was no way I wanted to take my child there. [And yet] they say, 'Oh, you can bring your child!'

The women understood that they had to comply with requirements, even if they were unhelpful or stigmatising. As Kim, a mother of five, put it, 'If you don't meet [the requirement] you can't get the payment. So, you have to go because you want the payment'.

Contradictions, constraints and tough choices continued

What these women wanted was support with building new lives. Amanda explained: 'They need to have a transition to work. Like, some of these mothers have come out of pretty bad relationships'.

Child support: often low, unpredictable and intimidating

For the women in this study, child support payments when received tended to be low—as little as \$16 a fortnight for two children. Gabrielle, who had one child at preschool and one who had just started school, was due Child Support of just \$18 per fortnight – when it was paid. She explained:

Technically yes, I should be getting that child support. But yeah, it's not worth our while. It's negligible, because he's on a really low income too. I think the assessment was like, \$18 a fortnight or something stupid and so I said, 'Don't worry about it, it's not worth it.'

Some former partners avoided paying a fair amount of child support by exploiting loopholes in the system such as non-lodgement of tax returns, or undertaking cash-in-hand work to reduce their taxable income.

Kim, a mum of five—her youngest is 10—told us that her child support payment had ceased two years ago because her former partner failed to lodge his tax return:

They say he didn't declare, no income from him. I'm not sure what's going on. Every single person in this country has to have some sort of income. If you're not working you still had to be on [something].

Calculations of entitlements rely on (often unreliable) lodgement of financial details by the Child Support payer. The legislation says that the income should be imputed based on the payer's last known tax return indexed for growth in real wages. In Kim's case, this doesn't appear to have happened.

Non-lodgement of tax returns also affects other government payments such as Family Tax Benefit that interact with child support. If and when tax returns are lodged, this could trigger a recalculation of FTB and debts could be raised against the mother.

As a result, there is a potential for financial harm from a former partner's actions. For example, Carol incurred a \$10,000 debt because her ex-partner failed to lodge his tax return over several years. This also meant that she was unable to apply for an advance of her Parenting Payment Single. Carol eventually got the debt removed from the

system, but it took her seven days of repeatedly explaining to Centrelink staff the circumstances of family violence that had led to the debt. She said:

I was like 'Explain that to me how am I responsible for my ex-husband to lodge his tax returns—I have no control over that—I don't understand why this debt is over my head, it should not be over my head, if anything it should be over his head'.

These findings complement other research that reveals the institutional and interactional processes that create barriers for women in gaining access to child support payments (Cook et al. 2015, 2019; Natalier, Cook & Pitman 2016).

Child support payments and the shadow of violence

Non-payment or threat of non-payment was a form of control, as found in numerous studies on child support (ALRC 2011; Cook & Natalier 2013; Natalier 2018; Natalier, Cook & McKenzie 2018; Smyth, Vnuk & Rodgers 2014). Hillary, with a teenage daughter, was entitled to \$200 of child support per fortnight but her former partner tried to exert control by choosing to avoid the tax system:

I think, that's a power thing with him as well. As I said, he's always threatened to get cash-in-hand work and I've just said, 'Well if that's how you want it, if that's the father you want to be, that's ok'. Because he's trying to hold me hostage with stuff. For me it's just best not to care about him anymore. My daughter doesn't see him. I just have to let that stuff go and I'll get what I get.'

Hillary did without, rather than risk engaging with her violent former partner.

As Hillary's example shows shadow of violence meant that some women ignored late or non-payment. Janice, who had left her marriage due to family violence, was meant to receive \$450 per month for her two children aged 3 and 12 years but had an outstanding amount of unpaid child support. This also will affect the amount of FTB she receives, as Cook (2013) has pointed out. She explained:

He owes me about \$2500 plus the \$450. So I get them [child support agency] to ring him and that causes anger in him and sometimes it's just not worth it.

These women still needed the little they received to support their children. Nicole, who was supposed to receive \$181 per month for her two children aged five and two, explained this dilemma of choosing to push for payment or to keep the peace at the cost of losing essential income:

Nearly every second month he would not pay. I will probably come to a point at some stage where I will think the finances would be more helpful than being on good terms, for her [daughter's] sake ... I am just still trying to get through that minefield but every cent helps, so I think I probably will need to push that if he doesn't [pay].

Women made responsible for former partner's compliance

Women also face the burden of claims work—managing information across various government departments, having to prove reduced or no pay by their partners (Cook, McKenzie & Natalier 2015; Natalier, Cook & Pitman 2016).

In our study, women were reluctant to pursue a reassessment or a review as the onus of proof fell on them. It also exposed them to risks associated with forced interaction with their former partners and the possibility of incurring a debt to Centrelink.

For example, Carol explained that she notified the child support agency about the changed care arrangements with her ex-partner to avoid such a debt. For Centrelink to adjust the record of her child support payment required confirmation from her ex-partner. Carol was asked to follow up with him. She explained her concerns:

There's a history of family violence, I'm not going to go up to him and say 'Can you please answer the phone when Centrelink ring?' I'm not going to cause an issue with him.

In the absence of confirmation, Carol was asked to lodge documentation to seek a reassessment. She expressed her frustration with the system that shifted the burden of proof onto women like her:

Why do I have to do this? 'I'm being honest and I'm reporting this to you—why do I have to go through this process?' And I said 'Every time I speak to you it's reliving all the trauma that I went through'. Because [the system's] against [us]. Do you know what I mean? All the responsibility comes back on [us].

Some women turned down child support payments, not wanting the hassle of engaging with the system or with their former partners, including the impact on Family Tax Benefit. Judith, a single mother of three with ages ranging from 2 to 17 years explained:

I even tell Centrelink I don't want it [child support] but they don't care. They still give me a lower rate [on

Family Tax Benefit] ... Yep, yep. I think Centrelink should take that into account. We should be able to sign something to say that we don't take it, we don't want it, but they don't.

The assumption that child support will be paid by the non-custodial parent (mostly the father) does not recognise the long-term impacts of family violence. Worse, the Child Support system can perpetuate abuse through the withholding of payments or forced engagement with the former partner.

Non-compliance with child support was a common theme in this study, reflecting the findings of other research on child support.

The financial and time burdens of administrative practices that are borne by the women 'sparked women's discouragement, anger and fear, eroding their emotional and mental health' (Natalier 2018, p. 10). As others have found, the emotional toll endured by women because of gendered processes of child support undermines their sense of agency (Natalier 2018) and is an assault on their dignity. Women are unlikely to pursue non or partial payment as they typically have less resources and power (compared to their former partners) to navigate a complex child support system and appeals procedures. The emotional and time costs outweigh the possible financial gain (Cook 2013).

Altogether, the combination of a mismatch between unpredictable hours of work and fixed hours of childcare, confusing and inadequate social security with counterproductive compliance measures, and an unfair child support system undermines the economic security of single mothers and their children.

4 TRAMPOLINES NOT TRAPS: WAYS FORWARD

Social policies constructed as gender-neutral produce unequal outcomes for women and men because gendered patterns and responsibilities around family and work persist. Mothers are caught in contradictions: needing to be available to care for and nurture their children, while also needing to do paid work to make ends meet now and in the future. For poor women, and especially for poor single mothers, the contradictions are more intense and the options are few. They are forced to make tough unsatisfactory choices as we have shown.

The assumptions of gender-neutral policies overshoot cultural expectations and social practices. As a result, unpaid work remains invisible.

Despite some progress, the contradictions that Cass (1994) identified persist, as do the widely-held beliefs and attitudes about women—and single mothers—which are reflected and reinforced by legal, institutional and organisational structures and practices. Employer-centred ‘flexibility’, inflexible child care and targeted, conditional social security combine to undermine the efforts of single mothers to build sound economic foundations for their families. Women accommodate tensions between work and family by working part-time; and feminised occupations tend to be low-paid. And this undermines their economic security in the short and longer term.

The women we spoke to said what they needed was not uncertain, limited help when they fell on tough times. They wanted a sound foundation on which they could build good lives for themselves and their children. This requires a new and sustained investment in social infrastructure.

The COVID-19 pandemic has demonstrated how increased social security payments and free child care can enable single mothers and their children to escape economic insecurity. This points the way to a new approach to supporting families and preventing poverty.

Building infrastructures of equality and economic security

Change is not easy or quick. To build sound foundations for single mothers and their children requires change in the short, medium and longer term. Many of the necessary changes have been identified previously; yet despite some progress towards inclusive employment policies and practices more needs to be done.

Recognise the intersections between work, care and social security and the traps that they create for single mothers and their children

- Invest in universal access to quality child care and early learning to enable women’s workforce participation and

to enhance their children’s opportunities.

- Address the very high effective marginal tax rates that affect single mothers who wish to increase hours of work.
- Extend eligibility for benefits such as the Pensioner Concession Card for mothers moving off PPS (currently 12 weeks) until they are established in employment.

Develop an equitable social security system

- Address the high effective marginal tax rates that penalise single mothers for taking on work or more hours.
- Review the adequacy and indexation arrangements of Family Tax Benefit A and B.
- Improve access to the social security system for women who have experienced family violence, and streamline access to crisis payments.
- Revisit assessment criteria for some government payments, which can be used by perpetrators to continue family violence post separation. For example, remove the relationship status declaration requirement.
- Remove the Targeted Compliance Framework from people in receipt of Parenting Payment Single.
- Establish an independent Social Security Commission to set, monitor and review social security payment rates.
- Institute independent ethical oversight of automated processes.

Reform the gendered nature of child support and family law

- Improve child support compliance and increase payer accountability to address the economic implications of non-compliance for women and their children.
- Decouple Family Tax Benefit assessments from child support to ensure that mothers are not penalised for their ex-partner’s failure to pay child support.
- Remove legal loopholes and review the child support formula to recognise women’s care/work responsibilities and low earnings.
- Acknowledge the value and contribution of unpaid care as well as the cost of providing unpaid care which is met by the primary carer.

Develop enabling programs to support single mothers

- Support single mothers to gain qualifications to increase their job prospects before returning to the workforce. Programs like the early iteration of Jobs Education and Training (JET) program in the late 1980s supported women to gain qualifications to help them get good jobs.

- Invest in a voluntary, enabling, community-based, pre-vocational program that assists parents with young children to strengthen their prospects of work and economic security, while recognising the importance of parental care in the early years.

These recommendations point the way to building social and economic infrastructures that enable equity for women.

A work and economic security framework for single mothers and their children

As a guide to reform, we propose a framework to highlight the enabling conditions that single mothers and their children need as part of a just, compassionate and sustainable society. Such a society will promote gender equity and recognise the value and fair sharing of unpaid work and care.

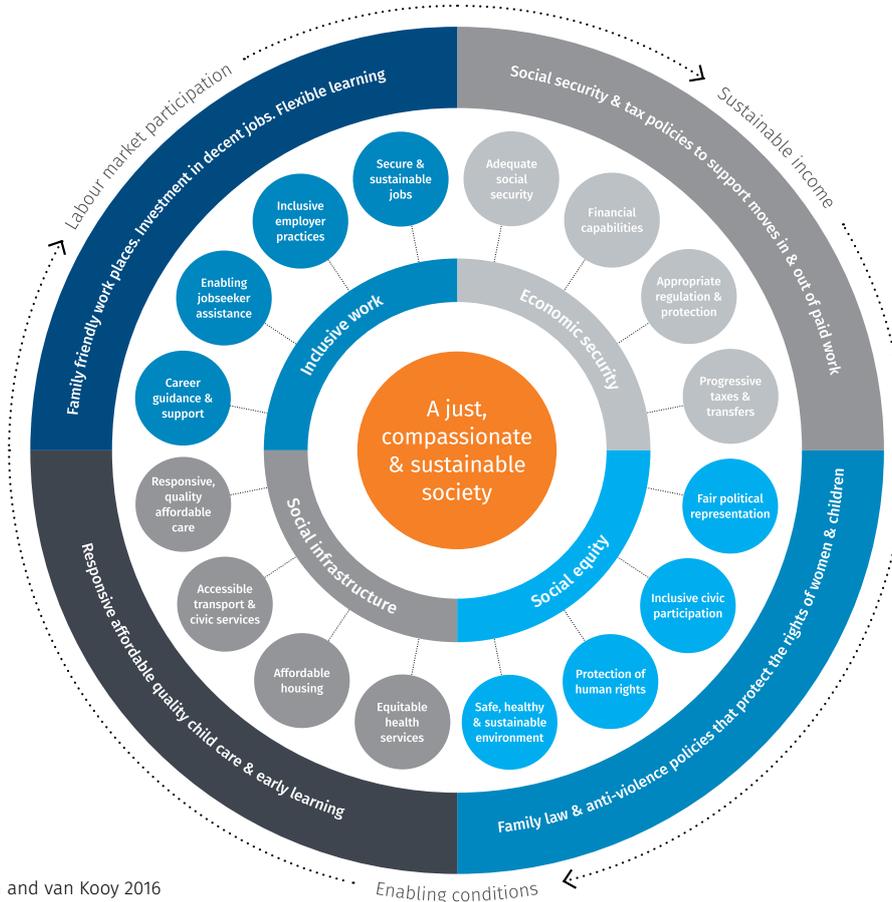
The framework provides a guide to ambitious reform and a reminder of how apparently unrelated policies play out in everyday lives of individuals and communities. It can be useful in:

- explaining the interrelationships between different domains
- avoiding fragmentation in policy or program responses to unemployment and care
- critically revisiting common assumptions about single mothers' labour market disadvantage
- developing appropriate indicators for measurement of program success or outcomes
- shaping research agendas and questions.

Having a broader focus helps to situate our program, policy and research efforts—which may be at a micro or a macro level—and helps to provide the enabling conditions for mothers and their children to build good lives.

Figure 3

A work and economic security framework for single mothers and their children



Adapted from Bowman and van Kooy 2016

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