



The National Council of Single Mothers & their Children Inc.

*Eliminate and respond to violence
hardship and inequality for single
mother families*

Annual Report
November 2015

The National Council
& of Single Mothers
Their Children Inc.



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Our Proud History

The National Council of Single Mothers and their Children Incorporated has been an organisation for single mothers since its conception in the early 1970`s. NCSMC believes that having access to information and support, when and as required is empowering, it enables women to make informed decisions, and it better equips them to protect and support themselves and their child/children. Primacy is for single mother families contending with hardship.

One of our greatest strengths is our expertise and commitment in working with and for the advancement of women and children impacted by poverty, domestic & family violence, exclusion and gender inequality. NCSMC has advocated for equality of opportunity, financial security and access to justice, legal and human rights for well-over four decades. NCSMC`s knowledge is enriched through the wisdom that can only be gained through the lived experience, a unique and authentic vantage perspective.

The viability and sustainability of the organisation is dependent upon a respectful relationship with the government, most notably the level of funding and to this end we need to continue with our endeavors to ensure that our critical funding remains.

NCSMC has gained DGR status in order to foster alliances and build partnership with the business community as well as philanthropic entities. We understand that there is shared concern about the growth of inequality, which is at an all time 76 year high, that close to 700,000 Australian children live in poverty, and that hardship continues to trend in the wrong direction.

The Australian community shares a collective outrage that women and children are harmed, traumatised and killed because of the dark stain of domestic & family violence. We invite businesses and philanthropic to join us.

Overwhelmingly single parent households are headed up by a mother, and sadly they are disproportionately impacted by poverty and violence.

Mission

To eliminate and respond to violence, hardship and inequality for single mothers & their children

Chief Executive & Treasurer

I start my report by acknowledging the resilience, wisdom, humor and sheer determination of the many single mothers around Australia. In the context of hardship, prejudice, exhaustion and trauma there is a connection; a quest, and a strong commitment to work together to seek a better life for all single mother families and ensuring that families who are struggling get a fair go.

NCSMC is proud that our immediate electronic reach can now extend to an estimated 80,000 single mothers. We are cognisant that this is only the first cut reach and are well versed that many of the 80,000 recipients have their own networks which further extend our collective reach. In a blink of an eye we can now provide timely and critical information. This has only been made possible working alongside;

- dedicated single mother services,
- administrators of sole parent/single mother forums,
- administrators of specialist social media sites and established email list.

I cannot express how important and critical this partnership is to NCSMC and how this positions us as a unique and vibrant organisation.

Together we are strong

Again our work confirms that our focus needs to remain in the area of Child Support, Domestic Violence and Financial Hardship. It is implausible to remove or reduce any of these concerns as the boundaries are blurred and sadly all three issues can coexist and impact upon single mother families. Within itself, these three areas alone could consume all of our time and resources and it is always a balancing act as demand continues to outweigh our capacity to respond. Therefore, our focus will be for the single mothers who are the most marginalised and vulnerable.

It would be remiss of me not to express my deep gratitude to the women who are the Board of Governors and our members of the National Advisory Committee. What a team!

I have a board that is formed by a group of women who are competent in their governance duties, their due diligence and strategic thinking.

The National Advisory Committee has critical thinkers, policy skills and or the wisdom of the 'lived impact'. Together they all put their heart and soul into the work and the cause of NCSMC and I sincerely thank them.

Terese Edwards

Whilst the position of 'Treasurer' remains vacant the board members have collectively filled this role. In the past year most meetings have included a 'crisis funding' discussion as the organisation operated on short-term contracts, and had been informed that our only source of funding would not be available. As reported by our Chairperson we hope to put this uncertainty to rest as we have secured a two-year contract.

We invite you to read the financial report which can be located on page 13,14 & 15 of this report. We thank our auditor for their outstanding work and our terrific book-keeper.

Chairperson

From the time of its inception the National Council of Single Mothers & their Children Inc has had to face innumerable challenges to ensure that single mothers and their children are able to not only survive, but live lives that are free of injustices and threats to their very existence.

NCSMC has increased an impressive reputation as a respected organisation that has influenced public policy; helped raise awareness of the unintended negative consequences of various pieces of legislation; and provided forums where women can be heard and listened to free from fear and harm.

However despite all endeavours we have never been free from the concern that our funding does not reflect the volume of the work that is undertaken each year nor the positive impact that it has on the lives of some of our most vulnerable citizens. It would be true to say that the last 12 months has been the most challenging of our recent history. There was the very real concern that we would not survive and the Board was considering a number of options if we were unsuccessful in gaining ongoing funding. It was not until late June that we learnt that funding had been secured for the next two years.

While some would call this miraculous, when so many other worthy organisations were defunded, it would discount the amount of effort that our CEO undertook in seeking support to ensure that the valuable work of the NCSMC could continue.

It also reflects the very high regard that our funders have for the quality and legitimacy of our work.

The NCSM is deeply grateful for the financial support provided by Real.com, VCOSS and the Snow Foundation. These additional monies enabled the organisation to meet its fiscal obligations, undertake crucial work, and ensured we reached a break-even bottom line at the end of June 2015. Over the coming months we will continue to seek partnerships and alliances to assist us not only financially but to augment and enrich our work on behalf of single mothers and their children.

The Board acknowledges and pays tribute to our CEO, Terse Edwards. Her professionalism, perseverance, courage and vision are outstanding qualities that are admired and respected. The NCSMC is stronger, richer and more relevant because of her leadership.

I would also like to thank my fellow board members, including those who have most recently joined the board. Our current members are Jane Stanley, Fiona Cheminant, Barbara Bryan, Marilyn Webster & Karyn Walsh. We also bid a fond farewell to Sam Seymore and thank her for her contribution.

Lis Burtnik

Family & Domestic Violence

The Victorian Royal Commission invited submissions into Domestic Violence. Unsurprisingly to those organisations supporting victims of Domestic Violence the Commission received over 1,000 submissions. Domestic Violence is indeed Australia's shame. Focus needs to shift from blaming the victim for not escaping the violence to highlight the actions of the perpetrator.

It is now incumbent upon the Victorian Government to build that bridge to safety. They must not shy away from the heightened expectations; they must not bow down to artificial boundaries such as the state and federal jurisdictions. They must do whatever It Takes.

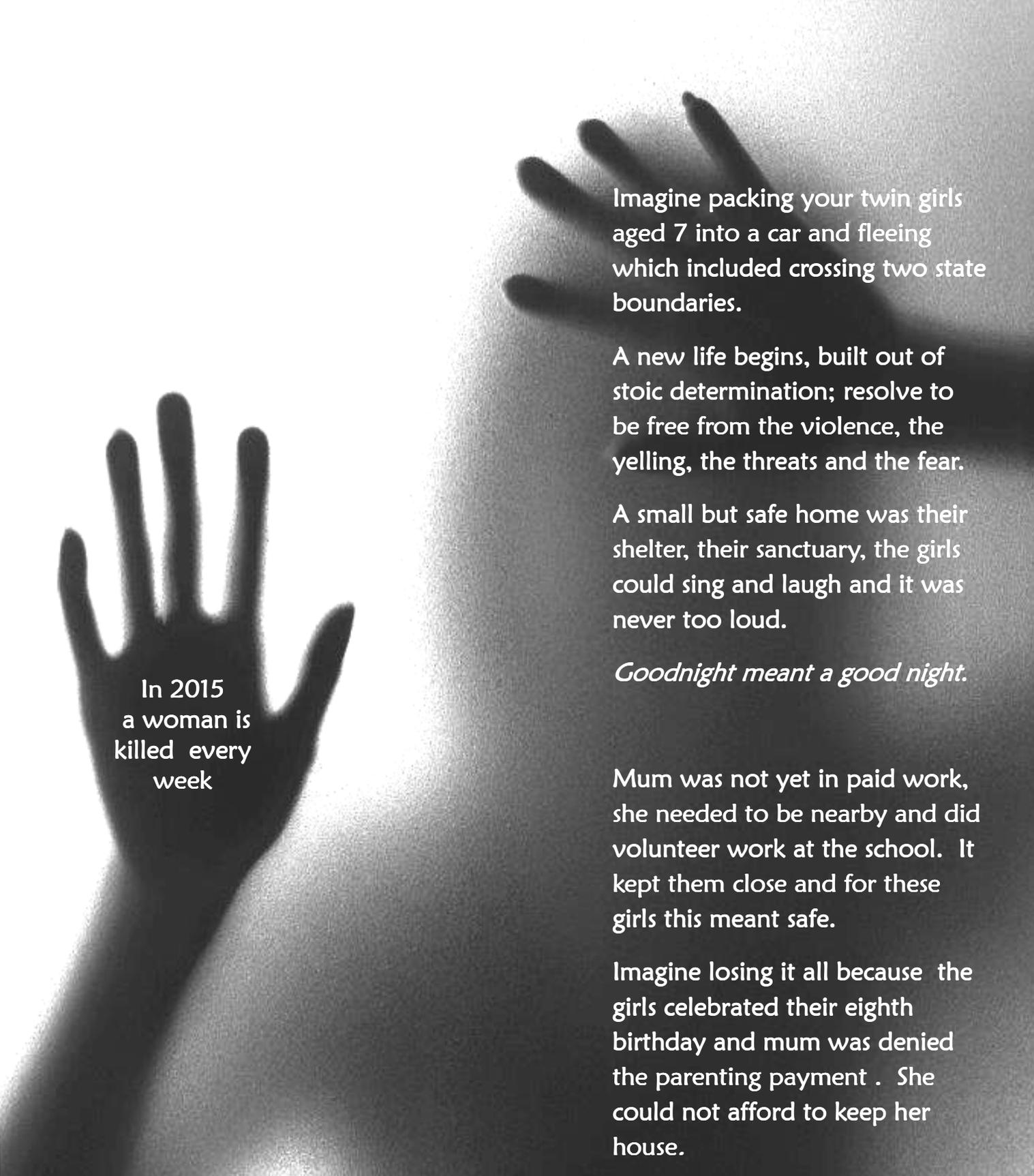
We have a collective responsibility and opportunity to restore safety, dignity and autonomy. NCSMC asked that the Commissioners to fully understand the need for autonomy and recognise the financial consequences for single mother families who have been subjected to family violence. It seems obvious that families, impacted by domestic violence, should be granted an exemption to the current social security rules. This would enable single mother families to retain access to the modest but appropriate Parenting Payment.

Alarmingly the true number of women and children traumatised, broken and buried by Domestic Violence in those submissions can only be 'guesstimated'. How many other Australian women and children affected by violence did not tender a submission? Victim blaming, embarrassment, shame and fear prevents women from coming forward and seeking support.

They continue to suffer in silence. Domestic violence must be included in the deliberation of appropriate levels of income support. Intuitively, we all understand that it's a time when families need additional and ongoing financial support and that it coincides with increased parental demands.

Have organisations such as NCSMC not been clear in their advocacy? Is Australia in breach of our Human Rights? What are the consequences if we don't get this right? It's time to get real about Safety its too costly to ignore. we owe it to the child victims to say 'enough is enough'.

We need to **Whatever It Takes**, and end the silence on domestic violence.



In 2015
a woman is
killed every
week

Imagine packing your twin girls aged 7 into a car and fleeing which included crossing two state boundaries.

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

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

Goodnight meant a good night.

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

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

Hardship

The last time Australia put a spotlight on poverty and its impact was in the 1980`s. Most of us recall the then Prime Minister Bob Hawk making child poverty a national concern. The actions that accompanied this focus successfully reduced child poverty by 30%. Primarily, this was achieved through a new and increased approach to family assistance and a belief that financial support for children continues post-separation. However, over time the gains have been eroded and Australia has failed to institute an Anti-Poverty Plan, National Measures or set targets.

In March 2013 the reputable longitudinal study; the *Household, Income and Labour Dynamics in Australia* (HILDA) survey found that 24% of children in sole-parent households are living in poverty, compared with 7.6% of those living with two parents and that child poverty in sole parent families had increased over the last decade by 15%. The increase has occurred throughout Australia prosperous years indicating a failure of policy settings.

The changes made to eligibility for parenting payments have to be part of the causes. Despite some increases in workforce participation of sole parents over the past two decades, reducing the main payment targeting those with sole parental time demands has not increased but decreased the incomes of the majority of sole parents.

Women report that living with financial hardship on a daily basis is exhausting, its all-consuming and for many, it is demoralising. Single mothers talk about their lived experience of having insecure and unsafe tenancies which is compounded in a tight rental market.

The devastation is acute when mums can no longer quarantine their children from the harsh impacts. Children not playing sport, giving up the family pet, skipping meals, not having access to health care and always several steps behind in the school. Our systems does not value parenting and mothers who struggle are made to feel that they have failed their most important role.

We learnt that denying access to a parenting payment severely increased hardship. The households who lost the most, unrecoverable losses , were those families who had part-time, casual or on call work.

Work that was often insecure and low paid but it kept the roof over their head, food on the table and a car on the road.

The statements below were made at the recent National Reform Summit and it was attended by NCSMC.

- Inequality is at a 72 year high.
Opp Leader Bill Shorten
- 2 Mill Aussies living in poverty *ACOSS*
- 7000,000 kids living in poverty *ACOSS*
- Reform needs to be responsive & companionate
Treasurer Joe Hockey

Journey into poverty

A woman's' journey into poverty is not without assistance, she would have encounter layers of inequality well before reaching retirement.

The Journey into Poverty

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

Australia remains silent on the contribution of unpaid care, and it is absent in policy deliberations, even child support legislation.

We then further increase the gendered gap through our superannuation system, where we reserve the greatest tax concessions to the biggest earners.

This journey does not include the hardship due to family & domestic violence, or the direct costs associated with providing care.

We remove critical supports and then blame this family for being poor.

Child Support

Child Support Inquiry 2014

Imagine a system that truly operated in the best interest of the child. NCSMC did, and our first and key recommendation was for state guaranteed payments. No more hoping, waiting for that payment. The chasing, the lack of control, the abuse and the conflicted could be ended.

Recommendation 1

The Child Support Agency should ensure that the enforceable child support liability is paid to the payee whilst they collect the payments from the payer. This payment should occur on time and in full irrespective of the payers' approach. This would immediately remove the financial impact of non-payment, late or sporadic payments upon the resident mother and their children. Furthermore, it would sever the use of child support as an avenue to practice abusive and controlling behaviour (as the payment has occurred). We note that mothers who have left violent men state that child support debt can be an intended outcome from abusive and controlling ex-partners

State guarantee payments would remove the need for the recommendations below.

Recommendation 2: Early response to combat child support debt should take primacy. Intervention should occur once a payment is late and most definitely before a payment is 'missed'. The CSA should have clear guidelines, strategies and key performance indicators and that the process of debt prevention is initiated by the agency. Despite extensive inquiries NCSMC remains unclear as to when or how a sporadic or late payment is treated and at what level of non-compliance is managed.

Recommendation 3: Partial and/or sporadic payments should not be an avenue to avoid the enforceable child support liability. Intervention should occur once a payment is less than the stated amount, and certainly before the due date of the next payment. The CSA should have clear guidelines, strategies and key performance indicators to support this approach. Mothers (payees) have reported to NCSMC that the payers *who have made a couple of payments*, will again become non-compliant once CSA scrutiny stops. We support that payers with a problematic history continue to be flagged and undergo case

management to avoid the cycling in and out of non-compliance and debt.

Recommendation 4: Late Payment Penalties should be gifted' to the payee in recognition of the financial stress and hardship that non-payment or late or sporadic payment has incurred for them and their children. This approach would also serve as a compliance strategy.

Recommendation 5: Parents with an enforceable child support liability must lodge their tax return as per prescribed dates and not breach their legal obligation. The lodgement of a tax return should not be negotiable and have no legal recourse. The perennial issue of not having an accurate and timely assessment of income corrodes the overall effectiveness of the CCS. We note the default assessment (2/3rd MATWE) and/or the last known lodgement is an attempt to address this concern but is inadequate and erodes the efficacy of the scheme. Child Support debt can be a result of reconciling a self-assessment against the actual income.

Close to 90% of child support transferred by CSA in 2014 was the equivalent of \$27 per day.

36% of Child Support transferred by CSA in 2014 was between \$0 to \$500 per year. Typically it was a little over \$1 per day.

Only 0.02% of child support transferred by CSA in 2014 was in the highest Annual Collection Table (+ \$50,000)



Child Support Domestic & Family Violence Exemptions

1. If its unsafe to have a child support agreement. This is known as an *Maintenance Action Test Exemption*,
2. If unable to collect the assessed amount and in a private collect. This is known as *Partial Collect*.

For more information www.ncsmc.org.au

2014 Child Support Inquiry Submission
The Parliamentary Report Summary of Findings
DHS & DSS joint report into the Inquiry. Annual rates by collection page 48
Copies are available on our website

Financial Reports



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National Council of Single Mothers & Their Children INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF National Council of Single Mothers & Their Children



Report on the Financial Report

We have audited the accompanying financial report, being a special purpose financial report, of National Council of Single Mothers & Their Children (the association), which comprises the balance sheet as at 30 June 2015, and the income and expenditure statement for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information and the statement by members of the committee.

Committee's Responsibility for the Financial Report

The committee of the association is responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Associations Incorporation Act 1985 and for such internal control as the committee determines is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the committee, as well as evaluating the overall presentation of the financial report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of Australian professional ethical pronouncements.

Balance Sheet

NCSMC
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Assets

Current Assets

Cash on Hand			
BankSA Cheque Account	\$78,397.49		
Total Cash on Hand		\$78,397.49	
Total Current Assets			\$78,397.49

Non Current Assets

Motor Vehicle			
Motor Vehicle at Cost	\$18,921.00		
Motor Vehicle-Accumulated Dep	-\$8,450.00		
Total Motor Vehicle		\$10,471.00	
Total Non Current Assets			\$10,471.00

Total Assets

\$88,868.49

Liabilities

Current Liabilities

Accounts Payable			
Accounts Payable	\$62.36		
BankSA Visa - Edwards	\$2,287.29		
Total Accounts Payable		\$2,349.65	
GST Liabilities			
GST Payable	\$4,405.22		
GST Receivable	-\$796.54		
Total GST Liabilities		\$3,608.68	
Employee Benefits & Provisions			
Provision for Annual Leave	\$21,035.43		
Provision for L/Service Leave	\$12,031.00		
Total Employee Benefits & Provisions		\$33,066.43	
PAYG Withholding Payable		\$6,645.00	
Total Current Liabilities			\$45,669.76

Total Liabilities

\$45,669.76

Net Assets

\$43,198.73

Equity

Retained Earnings		\$13,404.94	
Current Year Surplus/Deficit		\$29,793.79	

Total Equity

\$43,198.73

This report includes end of year adjustments

Statement from Auditor

Income

Grants

Grants (Comm) Operating - NR	\$131,468.40	
Fundraising - Gifts		
Non-tax deductible gifts	\$34,650.00	
Total Fundraising - Gifts		\$34,650.00
Trading/Operating Activities		
Administration Income		\$9,216.00
Total Trading/Operating Activities	\$9,216.00	
Interest - Unrestricted	\$136.72	
Total Income		\$175,471.12
Gross Profit		\$175,471.12

Expenses

Accounting Fees		\$98.00
Advertising & Promotion		\$65.00
Assets <\$5000		\$109.95
Bank Fees		\$135.05
Board/Governance Expenses		\$105.95
Client Support Services		
CSS Grant Expenses	\$800.00	
Client Support Consumables	\$150.00	
Total Client Support Services		\$950.00
Computer Expenses		\$765.35
Depreciation - Motor Vehicle		\$4,500.00
Insurance - General		\$945.47
Membership Fees Paid		\$395.46
Motor Vehicle Expenses		
MV Fuel and Oil	\$2,157.02	
MV Repairs & maintenance	\$1,817.44	
MV Insurance	\$815.11	
MV Registration	\$684.80	
Total Motor Vehicle Expenses		\$5,474.37
Postage, Freight and Courier		\$323.45
Printing & Stationery		\$67.16
Publications and Resources		\$90.91
Rent		\$4,343.40
Salaries & Wages		
S&W Annual Leave Expense	\$7,208.66	
S&W Long Service Leave Expense	\$2,343.10	
S&W Superannuation	\$9,330.18	
S&W Workers' Compensation	\$1,904.22	
S&W Salaries - Other	-\$4,500.00	
S&W Salaries & Wages	\$100,057.56	
Total Salaries & Wages		\$116,343.72
Telephone, Fax & Internet		
Internet Access	\$545.40	
Telephone & Fax Charges	\$1,888.93	
Teleconference Expenses	\$213.51	
Training & Development (Staff)	\$179.00	
Travel & Accommodation	\$7,171.99	
Volunteer Costs	\$965.26	
Total Expenses		\$145,677.33
Operating Profit		\$29,793.79
Net Profit/(Loss)		\$29,793.79

Women's safety after separation

www.ncsmc.org.au/wsas3/



We invite the family & domestic violence support system along with the many stoic ambassadors to share resources and links to add to this website

www.ncsmc.org.au

Facebook: National Council of Single Mothers and their Children

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Thank You

Thank you to all the women who have shared your story, influenced our work, completed surveys & generously gave your wisdom.

You have captivated our hearts.

Together we are Strong

