

*A Small Investment for a
Significant Gain*

Budget Submission

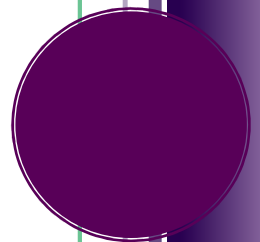
**The National Council
& of Single Mothers
Their Children Inc.**

2016

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Eliminate and respond to violence, hardship and inequality for single mothers and their children.



Who we are

The National Council of Single Mothers and their Children Incorporated (NCSMC) is an organisation dedicated to single mothers. The Council has become a platform whereby both the community and the government can communicate; it has led the way in obtaining a range of beneficial outcomes; has actively sought to reduce systemic prejudice; continually challenges existing norms, and over many years has achieved improved opportunities and outcomes for single mother families. One of our greatest strengths is our expertise and commitment in working with, and for, the advancement of women and children due to poverty, violence, exclusion and gender inequality.

Key Statement

The National Council Single Mothers and their Children Inc (NCSMC) is pleased to engage in Federal Budget. This budget submission contains five recommendations directly responding to the matter of poverty, hardship and or domestic violence and its impact upon single mother families. Despite access to the Henderson Poverty Line since the 1970's, as a nation we have abrogated our responsibility to measure and understand the implications of poverty; the associated loss of productivity; how it increases inequality and fractures our community.

*We sincerely thank
all women who have
trusted us and
shared their story.*

Furthermore, we have failed to recognize that some population groups such as single mother families are over represented in the areas of poverty, hardship, deprivation, violence and inequality. We point out that this overrepresentation has occurred throughout our prosperous periods indicating that we have the policy settings wrong. There is much spoken about the need to nurture our children and to tackle disadvantage but statistics will inform us that we are making the situation worse rather than better and that it's based upon poor expenditure and policy decisions, which we address in our recommendations.

NCSMC points to the most recent Household, Income and Labour Dynamics in Australia (HILDA) survey which found that ‘24 per cent of children in single-parent households are living in poverty, compared with 7.6 per cent of those living with two parents’. The ‘trending’ of this issue has serious ramifications for our current health and wellbeing as well as our nation’s future.

We understand that Treasury will want saving measures to offset the increases that are part of our submission. NCSMC is a member of the Australian Council of Social Services and is well versed in their comprehensive *Budget Submission* and points to their extensive list of researched ‘savings’. The possibility of turning these recommendations into reality is not beyond our financial capacity. We further highlight that these recommendations are an investment into our future, our citizens and equity, and know that this reaps rewards way beyond the fiscal measurements.

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique, but clear vantage point that we present our submission and recommendations.

This submission is for all mother and their children who are on Newstart and who may also be impacted by Domestic Violence and then further harmed by the failings of our child support system. It would only take the instituting of two of our five recommendations; (No 1) access to parenting payment single and (No 3) state guaranteed child support to make a significant change in the lives of women and children who contend with hardship and deprivation. It would be a positive step towards addressing child poverty and play a role in providing financial certainty and safety to women impacted by family and domestic violence. ‘A Small Investment for a Significant Gain’.

As at 28 December 2012, there were 105,931 Grandfathered Parenting Payment Single recipients. Of these, 63,016 were affected by the changes to Parenting Payment Single on 1 January 2013. Between 1 January 2013 and 26 June 2015 an additional 13,594 previously grandfathered recipients have been cancelled from Parenting Payment Single due to their youngest child being aged eight or more (total of 76,610).

*O*ur Recommendations

1. Parenting Payment Single (16) years

Reinstate access to the Parenting Payment Single (PPS) until the youngest child turns 16 years. Currently, single parents have access to the PPS until the youngest child turns 8 years, this would equate to the 3rd or 4th year of primary school. Significantly, at 8 years of age a child is too young to be left unsupervised and independent.

Furthermore, the payment which single mothers are now forced onto once their youngest child turns 8 years old is Newstart. Newstart is a payment which was never structured or is an appropriate payment for sole parent families. Newstart was designed for short-periods of unemployment and its inadequacy to provide the basics and protect Austrians against poverty has the collective concern from the community sector as well as the business sector.ⁱ Furthermore, Newstart makes a mockery out of the statement that the 'best way out of poverty is through a job' due to its low income free area.

The reinstatement of Parenting Payment Single would also make paid work a financial gain. For example, a sole parent with three children can earn and retain \$118.00 per week on Parenting Payment Single but when forced onto on Newstart it reduces to \$51 per week. As reported by National Welfare Rights, a mother working 15 hours per week on minimal wage would need to work 28 hours per week to retain the same earnings.

NCSMC seeks that Treasury provides an opportunity for open dialogue on this matter and if not willing to immediately reinstate *Parenting Payment Single* work with NCSMC and the Community Sector to remove some of most pressing and hard edges associated with Newstart such as the:

- (1) Level of Payment.
- (2) Income Free Earning Thresholds.

2. Family & Domestic Violence Service

Invest in a National Specialised Family Violence Service, a service that sits outside of Government. This aim of this service is to interact with domestic violence service system, the community service system (such as emergency relief and financial counsellors) the socio-legal environment, the housing sector and homelessness as well as all levels of Government.

A key benefit of such a service is the capacity for women to only tell their story once, and that all of the available support systems can be made known and monitored. The monitoring can identify demand, need and respond to shortages. Furthermore, it removes the onus from the victim to have a high level knowledge of what support systems are available and then the capacity to navigate the system. Understanding and navigating through a complex system is challenging but whilst experiencing a crisis the task becomes over-whelming.

We point to the 1800 RESPECT phone line as a national co-ordinated counselling response and believe that a National Specialised Family Violence Service initiative could greatly enhance a national response.

3. State Guaranteed Child Support

Child Support should be a state guaranteed payment and we seek for a trial as recommended from the Child Support Program Inquiry and stated in the *summary of findings* (page 3).ⁱⁱ The child support payment would then be on time and in full. 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. 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. It also has the benefit of reducing family payments due to the Maintenance Income Test.

4. Lodgement of Tax Returns

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 Child Support Scheme. We note the default assessment (2/3rd MTAW) and/or the last known lodgement is an attempt to address this concern but it is inadequate and erodes the efficacy of the scheme and does not address the fairness for children. NCSMC believes that a penalty for non-lodges should be 'gifted' to the payee in recognition of the financial stress and hardship that their action incurs and that this approach would also serve as a compliance strategy. This matter was identified in the recent child support inquiry and is included the recommendations, *from conflict to cooperation Inquiry into the Child Support Program (Recommendation 6 & 7)*ⁱⁱⁱ

5. Institute a National Plan to Protect Children against Poverty

The issue of child poverty gained a level of notoriety in the late 1980's when the then Prime Minister Bob Hawke made this issue a national concern. The focus had tangible gains and it reduced poverty by 30% with progress continuing into the mid 1990's. Primarily, this was achieved through a new and targeted approach to family assistance. However, over time the gains have been eroded and child poverty has not featured as a national concern for decades.

Sadly and to the detriment of Australia, we have not instituted an Anti-Poverty Plan or set national targets. Child poverty has increased and we now have over 600,000 Australian children living in poverty – an increase of 15% in the last decade.^{iv}

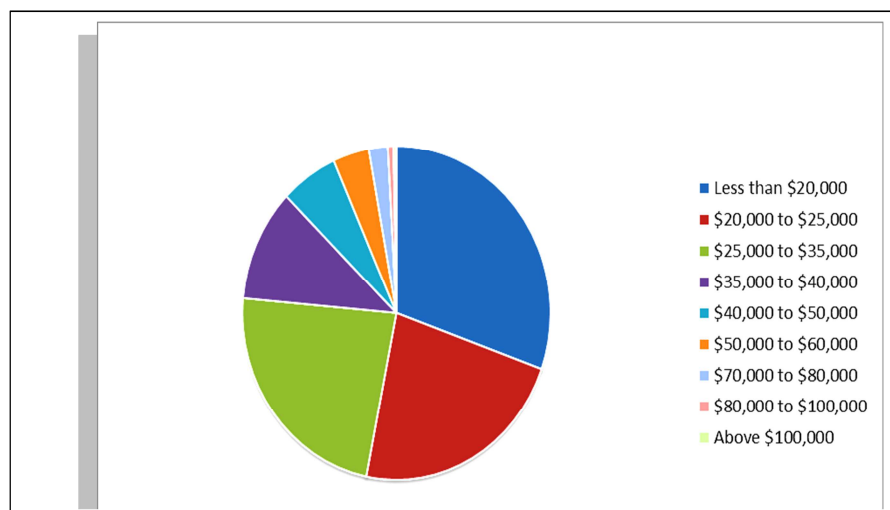
Family Violence Financial Hardship

The National Council of Single Mothers and their Children Inc has written various policy papers (as commissioned by the Federal Government), and engaged in a range of committees and working parties. We have participated in consultation and given evidence at Inquiries. At all of these proceedings we have brought the lens of family violence and financial hardship such as our work with the Child Support Inquiry, the Inquiry into Income Inequality in Australia and Economic Security for Women in Retirement. We know that financial security is a critical element in the protection of women and children and want to impress upon Treasury to form such an understanding.

*I worry all the time
about myself and my
children becoming
homeless*

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NCSMC has instituted hotlines, crafted surveys, undertaken both quantitative and qualitative research and accessed our own database which records the reasons why women have sought our assistance. The body of this submission is of women's experiences and their voices. It also provides the context to our recommendations which include income support and child support. Evidence confirms that single mother families are over represented in in all of the most impoverished statistics. In 2014 we received 724 responses to a survey where we asked the sole parent households to identify their annual income. Well over 50% of respondents, overwhelmingly mums identified an annual income of up to \$25,000 whilst 30.5% indicated an income of up to \$20,000.



Safety Costs

The Australian community is starting to learn that ‘she can’t just leave’. We are beginning to realise that separation in itself is a highly dangerous time for women and children. There is also a growing awareness that there are dangerous gaps in our crisis response, women’s cries for assistance go unheard, their experience can be disbelieved or trivialised and that leaving does not equate to safety. NCSMC has high regard for the strong domestic violence services; women’s legal services, single mother organisation, advocates against violence and the voices of women. However, the task to bring this matter before Treasury is incumbent upon NCSMC. It is our role to bring to life the reality and the context in which financial hardship and family violence exist and or co-exist. The recommendations seeking an adequate income support payment the (No1) Parenting *Payment Single* and certainty in child support (No3). *State Guaranteed Payment* is written in the current context of the following;

- A woman dies at the hands of a current or former partner almost every week in Australia.
- One woman in four had experienced emotional abuse by a current or former partner.
- Women in Australia are three times more likely than men to experience violence at the hands of a partner.
- Almost half of the women who experience violence by an ex-partner said children had seen or heard the violence.
- Women with a disability are more likely to experience violence.
- Indigenous women experience disproportionately high levels of family violence.

I finally had to succumb to the fact that I would have to move back to the state & back onto my ex partners property where the DV had happened. No choice, we had nowhere to go.

The DV started within 2 months of arriving there.

(Newstart recipient Feb 2016)

It’s important to note that while these figures are harrowing they do not reflect the full picture, as family violence is widely accepted to be under-reported. We support women who have had no contact with the law, the socio–legal services or

the support system and it can be sometime after the event. Furthermore, we bring to Treasurer's attention an absence of a longitudinal study that seeks to understand the plight of 'individuals' including an intergenerational impact.

This was a matter of interest to McInnes. In her research she found that single

I fled DV with my 2 sons and had to go on Newstart. I wasn't eligible to apply for rental properties as my income was too low.

mothers' access to non-market income and assets after separation was extremely limited; however survivors of violence were likely to experience deeper, longer-term economic disadvantage than other single mothers, and that the income support system was single mothers' primary source of non-market income^v.

In 2012 and presenting an arguments against the Social Security (Fair Work)

Incentive Bill we discovered that an estimated 37,811 sole parent families were claimants of Newstart and within the past 12 months, one in four was a victim of domestic violence.^{vi}

At that time, and despite high level scrutiny, the Department who had carriage of this bill could not provide any comfort that women subjected to violence would not be 'stranded' on the inadequate Newstart Allowance resultant in multiple deprivation.

Furthermore, it was reported that the average time people spend on Newstart will rise steeply by nine weeks annually over the next four years. In 2011, the average time people spent on the Newstart was 178 weeks. This is projected to rise to 213 weeks by mid-2016, an increase of 35 weeks according to figures from the Department of Education, Employment and Workplace Relations.^{vii}

This figure will include single mother families impacted by violence, as there is no such exemption, impeding their capacity to rebuild a life.

Poverty: The journey becomes a grind.

Unfortunately, the financial emergency is not restricted to one such crisis point, such as the point of permanent separation. Research confirms that sole parents face a much higher risk of deprivation with 49% of all sole parents experiencing multiple-deprivation^{viii}. This level of deprivation was significantly higher for sole parents than any other family type.

The most recent Household, Income and Labour Dynamics in Australia (HILDA) survey found that ‘24 per cent of children in single-parent households are living in poverty, compared with 7.6 per cent of those living with two parents’^{ix}. Experts with a long and reputable history in measuring and advocating against poverty and deprivation continued to find that single-parent families were always over represented and this occurred despite what measures, snap-shot or approach was used.

Contemporary research conducted by ACOSS such as the Poverty Report, Anglicare’s State of the Family Report, research by NATSEM and or the work undertaken by the Social Policy Research Centre (SPRC) presented a consistent and bleak picture.

The simplistic and convenient response that sole parent families ‘can work their way out of poverty’, and bridge the income inequality gap is not based in the reality of the lived experience and it has arrived with no consideration for the impact of family violence, the demands of sole parenting, a lack of access to safe child minding options and the availability of jobs. This is particularly salient for sole parents who are denied a parenting payment once their youngest child turns eight and in receipt of Newstart allowance.

Newstart = no access to specialist health care for my child. She spent years with chronic respiratory illness. Waiting times for hospital appointments & operations meant her illness was prolonged Feb 2016

Newstart is below the poverty line; it has not been indexed for 21 years and now languishes \$163.50 per fortnight below the modest parenting payment. We, the Australian community, do a severe injustice to single mother families as they try and re-establish and build a productive and safe life when Newstart is their safety net.

NCSMC along with other organisations who support single mothers' developed a survey to understand the current plight of sole parent households the majority a little over 97% were mums.

	%
Have difficulty paying the mortgage	14.1%
Have been evicted	3.9%
Have difficulty in buying groceries each week	66.2%
Skipped meals or poor nutrition	48.6%
Child/children can no longer participate in sport or other activity as I cannot afford uniform/equipment/fees	58.5%
Have difficulty in paying utilities and had late payment fees	74.3%
Utilities have been disconnected	13.6%
Child/children missed medical appointments or other healthcare needs	26.8%
Struggle with school fees, books & uniform	63.9%
Cannot afford school camps or other school costs	44.7%
Inadequate clothing eg coat in winter, inappropriate footwear	37.2%
Reduced or ceased internet access	31.5%
Reduced or ceased mobile phone	30.1%
Difficulty in running and maintaining a roadworthy car	57.3%
Cannot afford health or household insurance	62.6%
Forced to change schools	7.3%
Other (please specify)	

Fig 2 July 2014

This snapshot brings the lived reality for single mother families who contend with an inadequate safety net. It's essential that sole parent families have access to the frugal but purposely structured parenting payment as per our first recommendation.

*H*uman Rights

The legislation to deny access to a parenting payment once the youngest child is 8 years old looms as a probable human rights breach. The Joint Committee on Human Rights report on the Bill recommended it be delayed. It accepted the then government claims that it seeks to provide greater incentives and opportunities for Parenting Payment recipients, particularly for single parents, to reengage in the workforce and to provide greater equity and consistency in the eligibility rules for Parenting Payments. However, the Committee questioned whether the cuts in payments provide the answer. It stated clearly: *‘However, the committee notes that it does not necessarily follow that the measures seeking equity are justified as it is not apparent to the committee that the government has considered any alternative options in this regard.’*

1.55 ‘The committee considers that these are legitimate objectives. However, the committee notes that it does not follow that the measures seeking to achieve equity are justified as an alternative and ostensibly fairer approach would be to give later recipients the same benefits as earlier recipients, rather than reducing the benefits of earlier recipients. It is not apparent to the committee that the government considered any alternative options in this regard’.

They conclude: ‘The committee notes, but is not convinced by, the department’s assertion that this measure is fair and would promote workforce participation’^x.

The United Nations Special Rapporteur on Extreme Poverty

The Australian Council Social Service, Welfare Rights, Human Rights Law Centre and the National Council of Single Mothers and their Children Inc, signatures of the submission to the Joint Committee on Human Rights made an appeal to the United Nations on 5 October 2012. The appeal followed the then Government not taking into the account the Committees concerns and findings.

Urgent appeal was made to the United Nations Special Rapporteur on Extreme Poverty and Human Rights on the proposed introduction of the Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012 in Australia:

1. *This urgent communication is respectfully submitted to the United Nations Special Rapporteur on the proposed introduction of the Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012, which not only risks violation of human rights under article 9 of the International Covenant on Economic Social and Cultural Rights but also risks poverty for sole parents dependent on social security payments.*
2. *The signatories to this urgent communication (“the submitting organisations”) believe that the proposed cuts to sole parents’ social security payments within this Bill target some of the most marginalised and impoverished members of Australian society, many of whom are struggling with basic living costs on existing social security payments. The cuts also disproportionately impact women, who make up the major portion of single parent recipients. To pass the proposed legislation would have significant and detrimental impacts on the human rights of over 100,000 Australians, many of whom are currently living in poverty^{xi}.*

United Nations Response

In correspondence dated 19 October 2012 the United Nations Special Rapporteur raises serious concerns that the cuts may be a violation of several rights included under the International Covenant on Economic, Social and Cultural Rights.

“These include the rights to social security, (article 9 ICESCR), the right to an adequate standard of living (article 11 ICESCR), and the prohibition of non-discrimination in the enjoyment of these rights (article 2 paragraph 2 ICESCR). The letter states that there could also be a violation of additional provisions of the ICESCR such as the prohibition of retrogressive measures (article 2 paragraph 1 ICESCR) and the general limitation clause (article 4 ICESCR).

Furthermore, there are also the apparent violations of the Conventions on the Rights of the Child and on the Elimination of All forms of Discrimination against Women. It is our understanding that this correspondence remains unanswered^{xii}.

Child Support & Compliance

Child support debt; non-payments, late payments, sporadic payments and partial payments are a phenomenon for families which creates financial uncertainty, distress and poverty. However, the correlation between child support debt and childhood poverty has managed to avoid scrutiny.

Child support debt typically sits outside the scope of various researchers and advocates who are concerned about matters of poverty, deprivation and exclusion. Additionally, researchers and academics that are connected with the Child Support Scheme (CSS) appear to have only a partial quantitative understanding of levels of child support debt and where the debt is situated. The latter can be somewhat explained as the Child Support Agency (CSA) only nominates debt that arises from child support collect, ie when the CSA assess, collect and transfer the payment.

This concern was noted in *The Best Interest of Children - Reforming the Child Support Scheme*. The Taskforce committee cited unpublished data on CSA Collect payers (produced by the CSA for the Taskforce) and stated that 20% of CSA Collect payers failed to pay any of their liabilities while only 43% paid all of their liabilities. They note that this information was in contrast to the CSA's published data on compliance

Since I left the abusive de facto relationship 13 years ago, he has only consistently paid child support for 10 months

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(as provided in its annual Facts and Figures report) because the CSA assumes 100% compliance by Private Collect payers.

The report concluded that it is not clear from these published statistics (CSA) on collection rates.^{xiii}

NCSMC remains concerned that the CSA has not taken any steps to respond to this finding and won't collate child support debt when it arises from private collect. We agree with the Taskforce and assert that this artificially disguises the reality of non-compliance particularly as private collect has now overtaken agency collect as the most used form of collection.

Consequently, the current figures available for child support debt are inaccurate and hide the real picture. NCSMC seeks that 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 known as a 'state guaranteed payment'. This payment would then occur on time and in full irrespective of the payer's 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. It also has the potential to reduce the cost of Family Payments due to the Maintenance Income Test.

The perennial issue of not having an accurate and timely assessment of income corrodes the overall effectiveness of the Child Support Scheme and therefore parents with an enforceable child support liability must lodge their tax return as per prescribed dates and not breach their legal obligation.

My ex has NEVER lodged a tax return even though he has been a PAYE employee
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The lodgement of a tax return should not be negotiable and have no legal recourse. We note the default assessment (2/3rd MTAW) and/or the last known lodgement is an attempt to address this concern but is inadequate and erodes the efficacy of the scheme and the losses are felt in the primary home where the children reside. There is a range of flow on impacts due late and or non-lodgement for the resident mother although the process is out of her control.

NCSMC believes that a penalty for non-lodges should be 'gifted' to the payee in recognition of the financial stress and hardship that their action incurs and that this approach would also serve as a compliance strategy.

W hat women told us (2016)

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

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

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

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

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

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

The impact on my son:

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

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

My ex has fines and major debt to the ATO for non conformity. He gets a lot of cash jobs but his on the books income is over \$75,000 per annum. The removal of parenting payment single led me to a low paying high stress job that breached work place relations law. I earned little more than the pension but had to then find childcare costs, corporate clothing and pay a lot for taxis. Now I am on Austudy simply to try to get away from the nightmare. That one act of the government led me to be ten times more controlled by an abusive monster and a million more times less likely to ever be able to stand on my own two feet.

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

*I fled DV with my 2 sons and had to go on Newstart and I wasn't eligible to apply for rental properties as my income was too low we were practically homeless for about 2 months couch surfing I was one of the lucky ones to get a qld govt house. Even with the low rent we still struggling I went to work for 6 months had to give up I couldn't mentally and physically cope due to having meltdowns, anxiety attacks on a daily basis. Back to square one again. Newstart again now having to look for work at a reduced capacity as of my health awaiting outcome of DSP. No wonder a lot of women stay in abusive situations as they cannot cope financially it scares any mum. Especially the ones without support network. Myself and my boys are doing ok but struggling financially and I am trying to keep myself mentally well.....
Bring back PPS please....
Thanks*

The Reality4: Newstart, Domestic Violence & Child Support Failings

I was in an abusive relationship and it was impacting on my wellbeing and my children were also affected. I continue to have anxiety attacks. I now survive on newstart allowance and find it hard to cope with keeping up my rent, electricity bill and other basic necessities. I worry all the time about myself and my children becoming Homeless. I am trying to find paid work but it is extra challenging without a partner and having two children to take care of. I have put myself through university and currently volunteer three jobs but it is really difficult finding employment. I feel single parents and our children have been marginalised and disadvantaged. There are no adequate support services that help single parents and we are expected to just magically find work without any support mechanisms in place. I feel pessimistic there will be any change in policy as single parents are stigmatised. How can single parent families get ahead when

they are already disadvantaged? I hope my comments are helpful and I strongly believe all single parents should be receiving parenting payment as newstart is inadequate for single parent families. Children begin costing more as they get older and cutting off parenting payment when the youngest turns eight has negative effects on well being. My child deserves better than governmental cost cutting measures.

The Reality 5: Domestic Violence & Child Support Failings



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

The Reality 6: Newstart & Child Support Failings

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

The Reality7: Newstart, Domestic Violence & Child Support Failings

My children's father currently owes \$26,000 in child support. I'm working but on a low income as a research assistant and PhD scholarship recipient. Apparently the CSA lawyers are going to try to take him to court. Since I left the abusive de facto relationship 13 years ago, he has only consistently paid child support for 10 months or so. There have been times they found where he was working, set up garnishing processes, just for him to leave the week it started. This occurred multiple times. He would never update his income. Two years ago he earned \$85,000 for 2013-14 but was assessed at way below that. Yet there never seemed to be any penalties put in place for failure to meet his legislated responsibility to disclose such information. I'm raising my two boys aged 13 and 16 without any money from him. I manage because I'm in social housing, but they can't possibly have the same standard of living add kids growing up in a two income family because their father is too selfish to meet their responsibilities. Meanwhile, I'm 45 with only \$8,000 in superannuation. I cannot do anything about my financial future, and I can only rarely have things for myself that other working women can afford. He is keeping me in poverty because he knows I'd always make sure the boys basic needs were met.

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

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

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

and again not able to keep up with the rent, so moved into another property where I tried as hard as I could to maintain the rent and bills and finally had to succumb to the fact that I would have to move back to the state and back onto my ex partners property where the DV had happened, I had no choice, we had nowhere to go.

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

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

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

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

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

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

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

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

The above snap-shot is a small but real sample of the impact of an inadequate support system and the failings of the child support scheme; it demonstrates what occurs when we place the wrong emphasis upon policy and fail to listen to the voices of the lived experience. It would only take the instituting of two of our five recommendations; access to parenting payment single and state guaranteed child support to make a significant change in the lives of women and children. It would be a positive step towards the addressing child poverty and play a role in providing financially certainty and safety to women impacted by family and domestic violence.

A Small Investment for a Significant Gain.

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ⁱ Business Council of Australia, August 2012 pp 2, Submission to the Senate Education, Employment and Workplace Relations References Committee Inquiry into the Adequacy of the Allowance Payment System for Jobseekers and Others

ⁱⁱ From conflict to cooperation Inquiry into the Child Support Program, 2015 pp 3, Summary of Findings <http://www.aph.gov.au/childsupport>

ⁱⁱⁱ From conflict to cooperation Inquiry into the Child Support Program, 2015 Recommendation 6 & 7, House of Representatives Standing Committee on Social Policy and Legal Affairs www.aph.gov.au/childsupport

^{iv} Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2013 Sounds the alarm on child poverty, Melbourne Institute

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^x Parliamentary Joint Committee on Human Rights, 21 June 2012 Hansard, Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012, Commonwealth of Australia.

^{xi} http://www.ncsmc.org.au/wp-content/uploads/2012/10/Urgent-Communication-to-the-UN-Special-Rapporteur-on-Extreme-Poverty-and-Human-Rights_Final_051012.pdf

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^{xiii} In the best Interest of Children - Reforming the Child Support Scheme, May 2005 pp 85. Report of the Ministerial Task Force on Child Support http://www.dss.gov.au/sites/default/files/documents/best_interests_children_full_report.pdf