Single Mother Families an Australian Asset

Employment White Paper

The National Council Sof Single Mothers Their Children Inc.

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The National Council of Single Mothers & their Children Inc (NCSMC)

An organization dedicated to single mothers and a platform whereby both the community and the Government can communicate. NCSMC can comment on policy and legislation and ensure that the lived experience is heard. NCSMC provides information, referrals, and assistance to single mothers through our electronic platforms. In the past year, we have responded to tens of thousands of individual requests whilst our information post can reach up to 100,000+ per week. One of our greatest strengths is our expertise and commitment to working with and for the advancement of single-mother families who are affected by poverty, hardship, and or domestic violence.

Gender matters

More women will continue to experience financial insecurity, interrupted paid work, insecure tenancy, and or homelessness. They will also continue to be harmed by violence and trauma whilst undertaking paid and unpaid work. The National Council of Single Mothers and their Children developed a briefing paper, informed by the lived experience of single mothers for engagement within the various roundtables as well as the jobs and skills summit. Consultation included 8,700 single mothers and it occurred in under 14 days. Single mothers who are locked out of paid work, or who have a sporadic relationship are well placed to make a meaningful contribution as they are the experts in their lives and the policies that aid or harm them and their family

Skill shortage

NCSMC identifies systematic reasons why single mothers do not complete their studies. One pressure point is the loss of the **parenting payment single** when the youngest child turns eight years. Sending them from a life of financial constraint into acute financial distress. Studies are replaced with low-paid, casual, and insecure work for the economic survival of their family. Future planning opportunities and possibilities are no longer available. **Field placements** are rigid with no opportunity for part-time or field placement sharing. Furthermore, field placements are not financially accessible to single mothers. Women who are training to become nurses, teachers, and early educators spoke in detail about the inability to overcome these structural hurdles. Current field placements expect women not to undertake paid work, that they do not have other commitments such as court attendance, and will not require sick leave or time away for such needs as pupil-free days. Current structures have made gaining a career an impossibility for too many single mothers whilst Australia has missed out on their talented contribution within the field of their knowledge and expertise.

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

Recommendations

Income Support

- 1. Restore access to the Parenting Payment Single (PPS) for single-mother families to children of 16 years.
- 2. Extend access to the Parenting Payments Single to those whose youngest child is 18 years if the family has been affected by gendered violence.
- 3. Incremental advances to lift the Parenting Payment Single to match the Single Age Pension
- 4. Immediately lift taper rates for single parents on the job seeker to the equivalent of the PPS (until access to the PPS is restored)
- 5. Apply the new taper rate provision, an increase of \$4,000 per annum as announced at the Jobs & Skills Summit to other social security claimants. A good idea should be shared.
- 6. Install a Services Australia 'reconnect process' for claimants who have not accessed an income support payment for up to 12 months due to paid work. Gaining income support is too difficult and prolonged that leaving becomes a risk.
- 7. Economic Proofing. For those unemployed for more than 3 months, maintain Jobseeker payments for up to 3 months after commencement of paid employment (threshold up to \$58,108), to allow for women to make up for the downward spiral of debt incurred whilst on Jobseeker
- 8. Abolish any compulsory element of ParentsNext

Child Care

- 9. Access to affordable and accessible childcare including In-home options, minus the activity thresholds. The activity threshold prohibits the acceptance of on-call or unexpected work opportunities.
- 10. Consult with community-controlled organizations and First Nations people to develop a culturally appropriate model.
- 11. Incentivise workplaces to establish onsite childcare and extend to the local community.

Skills & Training

- 12. Reimagine ParentsNext. Create a future planning service with financial assistance to enable funds for items that are cost-prohibited such as required workplace licenses, certificates, work uniforms, and other workforce needs.
- 13. Enable volunteer work for single mothers of all ages by removing the 55-plus rule. Voluntary work utilizes social networks and builds connections and skills. Particularly important for women who have been locked out of paid work for extended times and or victim-survivors of family and domestic violence.
- 14. Abolish Mutual Obligations. NCSMC would argue that raising the next generation often with limited resources and support would be enough of a 'condition.' The harshness of the system & the cost of meeting the mutual obligations demands impinge upon care and family functioning.
- 15. Part-time study assistance to be equal for single mothers as full-time study.
- 16. Undertake research to understand why women don't complete studies to implement remedies based on evidence.
- 17. Work with universities, TAFE, and the VET system to reconnect and support the jettison of women into paid work. Women who were close to completing their study e.g., women may only need to complete a few subjects and or a field placement.
- 18. Implement remedies to overcome the field placement barriers. Remedies would include
 - a. Productivity Placement Payment.
 - b. Enable placement to be part-time and or share placement options.
 - c. Inherent in field placement is the expectation that leave will be required.

Work & Care in the Context of Gendered Violence

- 19. Uphold the recommendation of the 2017 House of Representatives inquiry into family law, to remove the presumption of equal shared parental responsibility (s.61DA) from the Family Law Act 1975 (Cth). Supporting the unified calls from national safety advocates and experts. Women with children must seek "permission" to relocate. Controlled by the perpetrator of violence. Enabled by family law. Women cannot leave even if they have secure employment and safety. A superior policy response would be to elevate the child's best interests.
- 20. Trauma and grief counselling to be accessible and affordable and to be considered as part of a future planning terrain.
- 21. Crisis payment is too rigid with a 7-day application requirement.
- 22. Whilst mutual obligations continue the first exemption for family and domestic violence should be for 12 months.
- 23. Review, through the lived reality, the Carer Allowance, and Carer Payment to ascertain if they are 'fit for purpose and can support paid employment and or the obtainment of skills whilst balancing care demands. Especially in one-parent households.

- 24. Staying Safe. The Escaping Violence Payment (EVP) program is a positive first step, but it does assume that 'striving to seek and stay safe' occurs only at the point of separation. It requires flexibility in timeframes and administration.
- 25. Establish a 'safety hub'. Intersectional specialist services that can work with, and across differing Government Agencies. Providing a place of trust and cultural safety for women who need to interact with Government services would, in addition to providing a 'once only' disclosure point, demonstrate government awareness of the issue and build women's sense of trust and safety.

Other considerations

- 26. Incentivise feminized workplaces and make visible the glass elevator.
- 27. Superannuation experts to explore remedies to address the gendered retirement gap due to paid and unpaid care.
- 28. Incentivise workplaces to '<u>Job Share'</u> enabling single mothers to undertake employment that is consistent with their talent, experience, and qualifications whilst meeting single mothering demands.

Our Safety Net

Restore access to the Parenting Payment Single (PPS) for single-mother families

Restoring access to the Parenting Payment Single (PPS) for single-mother families whose youngest child is 16 years. Reversing a decision which reduced the child threshold to 8 years, minus any level of evidence or research. It proceeded despite recommendations and concerns from various parliamentary bodies that undertook high-level scrutiny. The matter is the subject of a United Nations complaint. The first complaint to the United Nations is an investigation against Australia under the optional protocol of The Convention on the Elimination of all Forms of Discrimination Against Women. NCSMC remains steadfast that this outcome is a violation of single mothers' human rights. Furthermore, there has been a rejection of the calls to undertake independent research including the Family Law Amendment (Review of Government Support for Single Parents) Bill 2018 introduced by Wilkie, Andrew, MP, and seconded by Rebekha Sharkie MP.

Single mothers are now framed as 'unemployed' and 'not parenting' eroding the cost (direct and indirect) of care. Recent <u>research</u> found that the majority of the single mothers who lost access to Parenting Payment were survivors of family violence and coercive control. The report states that 90,000 wanted to leave but couldn't, whilst <u>8,000 women</u> a year are forced to return to abusive

partners. It was never about paid work but a harsh budget-saving mechanism. Research undertaken by ANU in 2016 concluded "Overall, due to lower government benefits and lower payment indexation many single-parent families are considerably worse off as a direct result of policy change enacted by various governments since 2005". Furthermore, additional research (2016) found that the 'Welfare to Work' settings forced women into a low rate of Unemployment benefits resulting in women accepting casual or part-time contract jobs without paid sick leave or superannuation payments, whilst inhibiting their ability to find long-term and meaningful employment.

Benefits to restoring the Parenting Payment Single

- Increases women's safety.
- Increases the ability of women to protect and raise children.
- Increases economic security and financial safety.
- Provides solid ground for women to gain entry into paid work, undertake work-ready tasks, study & skill enhancement. It enables future planning.

Stage 2

Parenting Payment Single to be equivalent to the Single Aged Pension.

The Parenting Payment Single was not subject to the <u>Harmer Review</u> (2009) and therefore did not benefit from research to ascertain whether it is fit for purpose or the remedies provided to other Australians to reduce gender hardship and inequality. Restoring access is the first step towards lifting women out of poverty, increasing the payment would be the second. Poverty is the greatest prohibition to engagement outside the family home and/or the ability to retain a home.

Taper Rates

Restoring access to the Parenting Payment will mitigate against the harsh and accumulated losses when the youngest child turns 8 years.

The Jobseeker payment for single-mother families is \$691.00 per fortnight with the payment reduced once she earns \$150 per fortnight, at 40c per \$1. Whilst Parenting Payment is Single it's \$880.20 per fortnight with the payment reduced once she earns \$250.80 per fortnight (3 children).

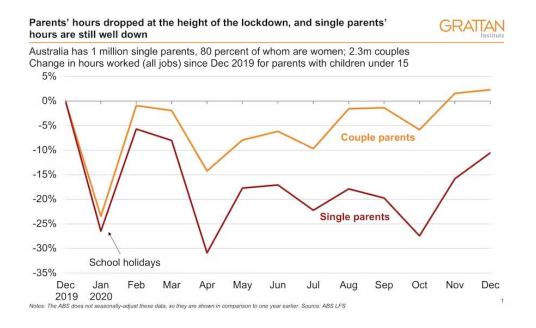
Immediate Action: The structural barrier of the taper rates was recently realized at the Jobs & Skills Summit with an adjustment made for some social security claimants with an additional threshold of

\$4,000.00. It would be strategic and prudent for consistent and higher provisions to be applied for all social security claimants. The current taper is a disincentive for paid work and an obstacle to financial security.

Extend access to the Parenting Payments Single to those whose youngest child is 18 years if the family has been affected by gendered violence. Promoting an opportunity for the child to finish secondary school. NCSMC welcomes the five exemptions for single-mother families to retain the equivalent of Parenting Payment in a Single amount once their youngest child reaches 8 years. However, family and Domestic Violence are not considered enough of a reason.

Social Security & Paid Work

Develop processes and policies that support moving from social security to paid work. The fear of not having any income if paid work is no longer available can be stagnating. Single mothers are often the first to lose jobs in difficult circumstances and are less likely to bounce back. Illuminated through the pandemic, but an established pattern.



Install a Services Australia 'reconnect process' for claimants who have not accessed an income support payment for up to 12 months due to paid work. Gaining income support is too difficult and prolonged that leaving becomes a risk.

Economic Security For those unemployed for more than 3 months, maintain Jobseeker payments for up to 3 months after commencement of paid employment (threshold up to \$58,108), to allow for women to make up for the downward spiral of debt incurred whilst on Jobseeker (such as payment plans), enabling them to stay in their jobs longer and build a financial buffer. Catching up on health needs will assist with employment longevity. We know that women forgo their health needs due to hardship.

Myself and my two children all need to see a GP. No bulkbilling clinics near us. Can't afford the out-of-pocket cost of \$300. I should have been seeking treatment and advice to a reaction to medication – just can't afford it. Not sure if I should stop the medication or manage the ongoing diarrhea. It's too much to pack up the kids and travel to the emergency department – about a 48-hour roundtrip. Alison 16th September 2022

Skills, Study and Training

Abolish the compulsory nature of ParentsNext

Immediate Action

ParentsNext is a contentious pre-employment program that continues to operate despite human rights concerns could be reimaged into a superior service. In June 2021, the Parliamentary Joint Committee on Human Rights (PJCHR) found that the ParentsNext program impinges on human rights and presented a much-welcomed recommendation to remove 'compulsory participation from the program. The inquiry unearthed that the 'light touch program,' a pre-employment program aimed to assist in areas of location disadvantage was responsible for 159,000 payment suspensions. Occurring since the incorporation of the Targeted Compulsory Framework (July 2018)

Reimagine ParentsNext

Establish a future planning service with brokerage funds. Participants should be provided with quality career advice building towards a brighter and more financially secure future. The revised program would locate and/or provide the support that is required for continued participation or commencement of further education, and/or support to engage in job-ready options. It would work alongside and complement the Governments new investment in TAFE and VET. As requested by

women, program providers could facilitate warm referrals to specialist support services with a connection to trauma-informed services.

The ParentsNext program is too tarnished to continue. It requires a complete overhaul and a cultural shift:

- 1. Institute a complete redesign and re-branding with no compulsion required for participation.
- 2. Develop a Future Planning service with financial assistance available. Co-designed with single mother participants and their advocates, with representation to include First Nations advocates, linguistic and culturally diverse voices/advocates, trauma, and gendered violence experts.
- 3. Institute a stakeholder monitoring committee for a minimum of three years. Legislation must include a sunset clause and procurement arrangements should require independent, high-quality evaluations.

Employment Services are not specialist trauma-informed services and even with good intentions additional harm can be done, and indeed has been the outcome:

4. Safety Hub

NCSMC recommends the Government harness and builds upon its current expertise and initiates a 'safety hub' or a series of 'safety hubs'. These would be intersectional specialist services that can work with, and across differing Government Agencies. Providing a place of trust and cultural safety for women who need to interact with Government services would, in addition to providing a 'once only' disclosure point, demonstrate government awareness of the issue and build women's sense of trust and safety.

The Safety Hub/s would undertake roles including but not limited to:

- Grant exemptions from Workforce Australia.
- Grant exemptions from ParentsNext (if still in operation).

- Support women who wish to attend services voluntarily even where they may have an exemption and see that Providers are scrupulous in ensuring all reporting burdens and requirements are paused.
- Protect women from the prospect of a payment suspension.
- Develop and guide Services Australia to screen for risk indicators where staff undertaking the screening have completed quality trauma safety training.
- Support employment services to exit women if they have been incorrectly referred and/or have experienced family and domestic violence since referral.
- Assist women to access information and/or Family Violence crisis payments.
- Inform women about and assist them to access exemptions from engaging in child support arrangements
- Oversee the trauma awareness training for providers.
- 5. Family and Domestic Violence exemptions in all pre and current workforce programs to be an automatic 12-month exemption with a transparent and easy pathway for a further extension where these are required. Instituting this process supports a long-standing ALP policy recommendation*.

*Participation Review: Taskforce Report. August 2008

The Taskforce recommends that the current 16-week case-by-case exemption for parents experiencing domestic violence be replaced with a new automatic 12-month exemption. Pg 6 of 39. Click here for the link

I got a job in the traffic control business. I had to pay \$900 for my license. That was all of my Centrelink support, and I already had an advance payment, I don't get paid for a few

weeks. I don't have any money for food, petrol, my rent, medical appointment, and medication (Sarah had been undergoing chemotherapy on her elbow). Sarah 13th August 22

I got a job interview, and there are not a lot of jobs in my area. I didn't have any petrol. I phoned (name removed of large crisis provider), they told me that they could only help if I get the job. Suzie - 15th August 22

Enable volunteer work for single mothers of all ages. A significant step for women affected by gendered violence or who have had a long absence from the workplace. It builds connections, confidence, and skills. Mutual obligation rules limit volunteer work for 55+ years.

More flexibility in study options. Important for women affected by gendered violence and/or who have had a long absence from the workplace. Part-time study assistance to be equal for single mothers as full-time study. Current rules allow a 50% course load to maintain full-time assistance. However, women report that Services Australia factor in semester breaks which puts them under the threshold, and that study time, writing assignments, and or field placements are not taken into consideration. Typically, a Jobseeker (single mother) is not eligible for assistance. Access is gained when in receipt of the PPS but maintained if transferred onto Jobseeker. However, if they defer the course, stop studying, or have a break in enrolment they lose eligibility.

Having to leave the study due to the pressures of childcare-I won a Ph.D. scholarship in 2015 and thought I was on my way to a successful writing and academic career- however after trying to house, feed and clothe myself and children the 27k per year income, after passing my confirmation with flying colours two years in I had to withdraw as I simply couldn't afford not to work anymore... when I first started, I was a finalist in the Melbourne Lord Mayors Creative Writing Prize for a novella, alongside Jennifer Down... she just one this year's Miles Franklin Award... me, I've sent myself into a huge depression working 14 hr days throughout COVID whilst parenting without any support, with my eldest spine her entire VCE online and the second now having left school at the end of year 10... I haven't written in years because after 16 years if living in poverty parenting solo I simply don't have the capacity to do anything other than the most basic, fundamental tasks. Creativity, I've discovered, relies on being able to fill your cup, something most single mothers without child support simply cannot afford. Helena September 2022

Undertake research to ascertain the obstacles to study such as the upfront fees and reduced placements in the TAFE & VET, as well as why women leave. We suggest a key determinant will be when women lose access to the Parenting Payment Single (youngest child turns 8 years). Women don't finish their studies as they are forced to choose between forgoing their paid job or completing field placement requirements. There is no field placement assistance. Be informed of the churn of women into employment services RTOs or other courses that are a financial gain for the entities.

I am a single mum with a disability. Studying a teaching degree towards a better future for us. But the rigid placement rules prevented me from finishing. Students were only allowed 5 days absence total during a full-time placement, with no option for part time placement even for those with disabilities. I was single parenting, managing a full-time workload, and desperately hoped that neither of us got sick, and that there were no pupil free days during placement. It was impossible. If it had been part time, I would be finished by now. My GPA was 6.6 and I have amazing rapport with students. I have a deep passion for teaching. If I had been able to do placement part time, I would be graduated, working now, and off the DSP. The rigid and discriminatory rules at university destroyed my hard work and left me with a huge HECS debt.

Charlie 29-August 22

Work & Care in the Context of Gendered Violence

Recent research, <u>The Choice Violence or Poverty</u> found that the majority of the single mothers who lost access to the Parenting Payment were survivors of family violence and coercive control. The report states that 90,000 wanted to leave but couldn't, whilst <u>8,000</u> women a year are forced to return to abusive partners. We can no longer pretend that we don't know the breadth of this issue. The current social security does not provide a safety net.

Women with children must seek permission to relocate. Controlled by the perpetrator of violence. Enabled by family law. Women cannot leave even if they have secure employment and safety.

After leaving my ex I was offered employment 6 hours away. However, he wouldn't permit me to move and then moved 4 hours away and hasn't seen the kids for years. I could have bought a house with my secure employment. The kids would have had access to good schools, beaches, and a healthy lifestyle. I lived with anger, alcohol abuse, threatened violence, coercive control and then was financially ruined after I ended the relationship. Jodie 23rd August 22

The matter was subject to the 2010 report No Way to Live¹. The then attorney general Robert McClelland sought changes to the Family Law Act and by 2012 some of the harmful aspects had been corrected. However, and despite strong and consistent voices from safety advocates and experts as well as the 2017 House of Representatives Inquiry into Family Law, the request to remove the presumption of equal shared parental responsibility from the Family Law Act 1975 (Cth), specifically s.61DA remains as unfinished business. The family law system continues to prioritize the right to contact over the right to safety. A superior policy response would be to elevate the best interests of the child. Furthermore, there are no restrictions upon the non-primary carer to undertake paid work and or to relocate to accept paid work. Such freedoms do not exist for the primary carer, even with substantiated safety concerns. Accepting work and enhancing a safer and superior life for herself and her family is not in itself enough of a reason.

The 'Crisis Payment' is too rigid with a 7-day application requirement. NCSMC would ask the Committee to gain statistics and insights as to what were the reasons for the 'crisis payment.' It is NCSMC's view that family and domestic violence would be lower than as experienced within the community indicating a systems error.

Whilst mutual obligations continue the first exemption should be for 12 months (immediate action). NCSMC cannot locate evidence to support the current position which is a three-month exemption. Women speak about as re-traumatizing, the need to re-tell and share personal information, it requires a burden of proof which would be repeated if she were to seek an extension. It is a deep concern that women who are affected by family and domestic violence will be referred

¹ Lesley Laing, 2010, No way to live: women's experiences in negotiating the family law system in the context of domestic violence, Benevolent Society University of Sydney.

to providers who are not trauma-informed specialist services. This is particularly apparent within the ParentsNext program. A service that commenced as a soft touch pre-employment program but once it was underpinned by the Targeted Compulsory Framework (TCF) in July 2018, it morphed into a program that is underpinned by surveillance, control, and suspensions. In under two years, the ParentsNext program was responsible for 159,000 payment suspensions and 1,072 parenting payment cancellations.

Twelve months exemption should be automatic if there has been family violence. I have been on a waitlist for ongoing specialist FV counselling for almost 12 months (coping by using phone services like blue knot and 1800 Respect, as well as a "temporary" phone counsellor offered by a local service to fill the gap). My children have also been on a waitlist for specialist counselling for nearly 12 months, following a very violent incident. Our housing situation is not yet determined (which makes it hard to find permanent work in a relevant location). Currently going through months of (expensive) legal property settlement proceedings; dealing with that is a part-time job in itself! I do not have to meet obligations due to my youngest being under the age limit, but I am concerned how I could possibly manage if I did. There is just not the capacity to do work/study as well, and it's not reasonable to expect it. Women should not have to argue and advocate for themselves on this topic, it should be a given.

Annie 7th September 2022

When I took my case to the AAT (Administrative Appeals Tribunal); they asked me for evidence why I don't work full time. I gave them three different letters (from my DV counsellor, my psychologist, and my boss). All stating that I am a victim of post separation and DV. The AAT asked me at the hearing (with this information provided to them) "when could I possibly start full time work." It should not this hard. Caitlin September 2022

Trauma and grief counselling to be accessible and affordable and to consider as part of a future planning terrain and this work cannot be carried out by employment services.

NCSMC welcomes the amendment to the Fair Work Act to provide 10 days of paid family and domestic violence leave as part of the National Employment Standards and endorses the extension

of the paid leave entitlement to casual employees and that full entitlement will be accessible from the commencement of employment.

Other Solutions

Policy settings expect women to work as if they don't have children and to parent as if they don't have paid work. We ignore the additional demands and cost of single mothering; we don't value unpaid care or address the economic consequences of gendered violence. A lack of financial resources does not mean a lack of ambition or future planning. Progressive steps would include the elevating and valuing of feminized workplaces whilst making visible the glass elevator. NCSMC recommends gathering superannuation experts to explore remedies to address the gendered retirement gap due to the distribution of paid and unpaid care. We further seek that the Government works with businesses and unions to incentivize workplaces to 'Job Share,' enabling single mothers to undertake employment that is consistent with their talent, experience, and qualifications whilst meeting single mothering demands.

What about women with qualifications and experience but who can't get decent work as EVERY role is full-time (which is impossible when 100% solo parenting - OT, braces, psychology, and then any other things that can't be done on weekends)? So stuck on half the hourly pay and no end in sight to overcome the financial strain.

Zalie September 2022