

Senate Standing Committees on Community Affairs
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Dear Committee Secretary,

Inquiry into the Extent and Nature of Poverty in Australia

The National Council of Single Mothers & their Children Inc (NCSMC) welcomes the Inquiry into the Extent and Nature of Poverty in Australia. 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 or shared their personal account. It is from this unique but clear vantage point that we engage in the Inquiry. Emphatically, poverty should never be the default companion to women heading up a single parent family or are victim survivors of gendered-based violence. The biggest impediment to the eradication of poverty has and remains political priorities.

What we know

One in six children in Australia (16.6 percent), which equates to more than three quarters of a million children (761,000) are growing up in poverty. A concerning trend which continues to be higher than the rate for adults - which is at an unacceptable level of 12.7 percent¹. Whilst close to half the children in sole parent families live in poverty (44 percent). It is an unfavorable comparison to the 13 percent of children who live with both parents². All children who live in poverty have their lives harmed and their potential limited.

¹ Anti-Poverty Week, August 2022, *What is it like for children to grow up in poverty?* Fast Facts. [Link](#)

² ACOSS, 2020, *Poverty and Inequality in Australia*. [Link](#)

National Council for Single Mothers and their Children Inc.

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

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Single Mother Families: The Poverty Burden

The majority of single parent families are headed up by women. Sadly, where women are the main earner the rate of poverty is 37 percent which is more than double where the main earner is a man which is 18 percent. Reflecting the gender challenges, structures, and potholes particularly post-separation. Moreover, in the first year after separation, poverty risk increases dramatically especially for women with children below school age³.

Whilst nearly a third (300,000) families which are headed by women and parent approximately 600,000 children, live near or below the poverty line. The maximum payment figures for March 2022 are as below. The amount includes rent assistance, all supplements and family payments.

- with older children (11 and 13 years) is more than \$80 a week below the poverty line.
- with two children aged 8 and 5 years is \$17 a week below the poverty line.
- with two children aged 4 and 2 is just \$8 a week above the poverty line⁴.

The risk of being in financial hardship decreased for single mothers between 2001 and 2006⁵. However, these five years were prior to the 'reforms' that took effect in July 2006. Resultant in a continued and increased impoverished lives for single mother families. Further illustrating that it is policy levers that have harmed single mother families. It must be remembered that at the time Australia had record budget surpluses, low unemployment and were benefiting from the mining boom. In

³ Dr Alice Campbell & Professor Janeen Baxter October 22, *If we want Australian children to grow up free from poverty, we must support those raising them – especially sole parents*, Power to Persuade [Link](#)

⁴ Anti-Poverty Week, August 2022, what is it like for children to grow up in poverty? Fast Facts. [Link](#)

⁵ Dr Alice Campbell & Professor Janeen Baxter 18-10-22 *If we want Australian children to grow up free from poverty, we must support those raising them – especially sole parents*, Power to Persuade [Link](#)

contrast, payments for the unemployed, single parents and the disabled were constrained and diminished⁶

The “reforms” that affected single mothers included welfare, child support and family law. The policies removed any recognition of the cost of care and the opportunity costs of limiting paid work to provide unpaid care for children. The changes together increased family poverty and devalued single mothers. Financial concerns and respect were missing from all deliberations. Subsequently, single mothers are framed as ‘unemployed’ and ‘not parenting’ if the youngest child is 8 years or older. Consequently, financial hardship began to increase again from 2008. The policy induced hardship has remained, and the proportion of single mothers in financial hardship has not dropped below 30 percent in the past 10 years⁷.

Gendered Violence & Poverty

Recent research by Anne Summers found that the majority of the single mothers who lost access to the Parenting Payment were survivors of family violence and coercive control. Furthermore, the report states that 90,000 wanted to leave but couldn't⁸. The research is groundbreaking and disturbing both in terms of its findings but also the lag time following policy changes. Published in 2022. Moreover, 8,000 women a year are forced to return to their place of abuse and to their abusive partners⁹. Overwhelmingly, women who leave violence need to rely on social security payments. Sadly, at best they will access payments that are near to, or well below the poverty line. Furthermore, if the mother is not an Australian citizen but her children are, she could be court-ordered to stay in Australia - the most that this family can access is family payments and not income support. NCSMC has advocated and presented policy solutions that spoke to these circumstances, but our voice ignored. The decision to deny women a parenting payment was never about paid work, but a harsh budget saving mechanism. Directed at ‘low hanging fruit’ - women without social agency, resources, or autonomy. They continue to pay a high price.

⁶ Philip Mendes, December 2008 Retrenching or renovating the Australian welfare state: the paradox of the Howard government's neo-liberalism [Link](#)

⁷ Dr Alice Campbell & Professor Janeen Baxter 18-10-22 *If we want Australian children to grow up free from poverty, we must support those raising them – especially sole parents*, Power to Persuade [Link](#)

⁸ Anne Summers, June 22, *The Choice- Violence or Poverty*. [Link](#)

⁹ Emma O'Neill, October 2021, *Serious about women's safety?* [Link](#)

The policy changes.

- Did not include any evidence or a rationale that reducing critical and scarce resources would assist in building financial security for single mother families.
- Implemented without any evaluation mechanisms.
- Ignored the fifty percent of women who had reported paid employment and was silent on the punishing and lower taper rates of Jobseeker.
- It did not include analysis of the proportion of women who were victim-survivors of gendered based violence.
- It did not measure the effect upon child wellbeing.
- It did not model the live course effect as women transition from single mother hardship to older women`s homelessness.
- It did not seek to understand the effect upon careers. Women`s talent, potential and future earnings became dispensable and lost.
- It was dismissive of mortgage commitments and the increased inability to meet rental demands. Housing stress was predictable.

Hardship and Children`s Birthdays

Distressingly, women can expect to fall further into poverty as their children get older or if they do not have children in their care. Modelling provided by Antipoverty Week states that as of March 2022 the maximum payments which includes rent assistance, all supplements and family payments for a woman are:

without children it is \$97 a week below the poverty line,

with children aged 16 -21 years it is \$154 below the poverty line,

with older children (11 and 13 years) is more than \$80 a week below the poverty line,

with two children aged 8 and 5 years is \$17 a week below the poverty line,

with two children aged 4 and 2 is just \$8 a week above the poverty line¹⁰.

¹⁰ Anti-Poverty Week, August 2022, *What is it like for children to grow up in poverty?* Fast Facts. [Link](#)

Our Voice

NCSMCS has made these points in a raft of submissions. Our key submissions in 2022 are below and attached with the submission. However, we have decades of ensuring that the lived experience is before policy framers and have called for policies to be evidence-based rather than an outcome to serve a political ideology.

1. Work and Care Inquiry
2. Jobs & Skills Summit Briefing Paper
3. Federal Budget Submission 2022
4. Wellbeing Budget: Child Support
5. Election Priorities 2022. [Link](#)

United Nations

Denying single mothers access to the parenting payment single when the youngest child is eight years or older (previously 16 years), is the subject of a United Nations complaint. NCSMC alleges that Australia have violated single mothers human rights. It is the first complaint to which the United Nations are investigating against Australia under the optional protocol of the Convention on the Elimination of all Forms of Discrimination Against Women. Lodged by NCSMC in 2017. The most recent exchange occurred on 4th October 2022. It is a protracted process without any precedent to provide insight or timeframes. It is unfortunate that the energy expended from the Australian Government has been to have the complaint removed rather than address the substance of the issue.

In closing it would be a pleasure to appear before the Committee, to give evidence and to speak to the solutions which are included within our attached work. Moreover, it will be our focus to ensure that a firsthand account and evidence would be provided by a single mother. Together we will impress upon the Committee that solutions, small and or significant, are within reach and possible.

Warm Regards,



Terese Edwards