



How social security works against women

Overview of key issues facing women receiving income support

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The National Council of Single Mothers and their Children (NCSMC) and Australian Council of Social Service (ACOSS) have prepared this overview of government policies that negatively affect women, and their children, who rely on social security in order to meet the essentials of life.

The overwhelming experience of women relying on social security is that social security forces them and their children into deep and crushing poverty. Most women live in daily fear of not being able to feed themselves and their children properly, as well as losing their home.

Women comprise the majority of people receiving social security. Consequently, the harsh and unjust social security policies that impact all recipients have a disproportionate impact on women.

In addition, there are a range of social security policies that significantly impact women, who make up nearly all the recipients of single parenting payments (95%) and ParentsNext participants, and experience domestic violence at far greater rates ([one in three women have experienced physical or sexual abuse since the age of 15](#)). These policies serve to demean, punish and control aspects of a woman's life, and in some respects, constitute a form of abuse and control.

We outline below examples of how the system works against women, and include anonymous comments from women about these policies.

Social security policies that cause harm:

1. The Targeted Compliance Framework (TCF), which effectively automates payment suspensions without the recipient being able to respond to the alleged basis for the suspension.

“It's not social security, there is no security when dealing with Centrelink or Job Network providers, rent prices since Covid have gone through the roof yet rent assistance hasn't changed to reflect this, child support is not mandatory and can't be relied on, your case worker rings you 4 hours after appointed time but as you are having a medical procedure done you can't answer the phone so the case worker gives you a demerit point, have children with special needs requiring your support (including over 10hrs of medical and therapy appointments in a week) yet you get knocked back for carers payment. We live with the constant threat of having payments cut and therefore losing the roof over our heads which can barely afford.”

2. Unrealistic job search requirements of 20 applications per month, auditing of 'quality job search' and the employer reporting line, which threaten women and their children with loss of income for failure to comply.

“I live in a small rural town and was expected to look for twenty jobs.”

3. Failure to budget more funds for Employment Services to support greater investment and help women facing barriers to paid work. Instead, the Federal Government announced cuts to the funding for Employment Services in the May 2021 Federal Budget, despite Australia already spending less than half of the OECD average on employment services. Women are particularly affected because of spending long periods of time outside the paid workforce to undertake caring responsibilities.

“In the eight months the service provider I am with, no one had asked me for a resume, asked what my skills are or what my care responsibilities are.”

4. Cutting JobSeeker payments to just \$44 per day (\$315 per week), which is well below the poverty-line and contrary to ACOSS advice calling for working age payments to be increased to the pension.
5. Failure to lift up the adequacy of other key essential income support payments including Commonwealth Rent Assistance and family payments.
6. Failure to implement a fair and humane debt recovery system, including the pursuit of debts by third-party debt collectors, without providing people with an opportunity to be heard prior to debts being pursued.

“Robodebt still haunts me when I get a call from an unknown number or open my letterbox. That was stressful and scary. It took me years to get my finances back under control after separating from my ex, and then out of nowhere I was getting threatening letters and phone calls telling me I owed money when I didn't. I didn't lie when reporting my income.”

7. The failure to remove the Cashless Debit Card and income management from about 25,000 people across Australia, including during the pandemic, when women need maximum flexibility with access to funds to meet essential needs.

Social security policies that produce a toxic and unsafe environment for women and their children include the following:

8. Ignoring unpaid care and motherhood and stating that women who are sole parenting are *unemployed* and no longer eligible for a Parenting Payment when their youngest child is 8 years or older.
9. Turning a pre-employment, 'light touch' program known as ParentsNext into a harsh compliance-driven system which can suspend payments to mothers with babies and young children, irrespective of life circumstances such as family and domestic violence or homelessness.
10. The system enables post-separation abuse through the non-payment of child support, which has now reached a staggering \$1.7 billion. Collection and transfer are sidelined in reviews and inquires whilst women have no remedies. Lack of payment of child support has serious financial effects for women; Family Tax Benefit Part A and Rent Assistance is reduced on the basis of child support owed, even when it's unpaid or paid at a lower rate than what is owed.

“Child support is geared in an abuser’s favour, it is the main tool of financial abuse post-separation, which forces women with children to rely on social security.”

11. Women who are victim survivors of family and domestic violence cannot yet access an adequate ‘safety payment’ at the point of leaving whilst too many are forced back to the place of abuse and to the hands of their abuser. Crisis Payments are only available to women already receiving income support, and only provide one week’s payment, which is insufficient to help women leave an abusive partner.

(Re. Crisis Payment) “They make you jump through hoops like you’re taking out a bank loan to receive it.”