

## Single Mother Families - An Australian Asset

### Empower single mothers to parent, to future plan, and to gain secure employment.

**Leave no one behind:** 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.

### Solid Ground

#### Restore access to the Parenting Payment Single (PPS) for families whose youngest child is 16 years.

Recent research found that the majority of the single mothers who lost access to the Parenting Payment were survivors of family violence and coercive control. Furthermore, it penalised women who had part-time or low paid employment.

It was never about paid work but a harsh budget saving mechanism.

Why

- Increases women's safety.
- Increases the ability for 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.
- Jobseeker was never designed for single parents. Financial returns from paid work are much less on Jobseeker. 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 for Parenting Payment Single its \$880.20 per fortnight with the payment reduced once she earns \$250.80 per fortnight (3 children). We ask all attendees at the summit to pause and reflect upon these levels. Jobseeker is too low and women should have to access to parenting payment. It is completely unacceptable.

### A national reset. It is a myth that impoverishing families assists with productivity

Strategies used

- Harsh levels of payments, below the poverty line, with no objective or independent data. Driven by ideology and out-of-step with the community.
- Increased thresholds
- Paused Indexation with no connection to cost of living increases
- More complex processes eg Disability Support Pension.
- Burden of Proof - e.g the failed single mother verification
- Poorly managed, traumatising, and short DV exemptions. 12 weeks is completely inadequate, even if requested and then granted.
- Wait periods and poor information



## ROBODEBT

Robodebt is an example of the disdain and the poor treatment of social security claimants. NCSMC first sounded the alarm bells in 2016. All communication to the Government was ignored.

### Bounce back - one size does not fit all

- Single mothers worked in casual positions in retail and hospitality before the crisis, often the first to lose their jobs but only 13 per cent received JobKeeper.
- Single mothers had to leave paid work before lockdowns, they may have and or cared for a child with a compromised immune system, and or were the 'one parent' who could undertake the care when schools and services closed.
- The Grattan Institute states that employment for single parents was still 5 per cent below its pre-crisis level.
- Hardship is an obstacle to the 'bounce back'.

### An Inconvenient Reality ~ Hardship & Gender

More women will experience financial insecurity, interrupted paid work, insecure tenancy and or homelessness, harmed by violence and trauma whilst undertake caring roles.

- Nearly half the children in sole parent families live in poverty (44%) compared with 13% for children living with both parents. In single parent families in which the main earner is a woman the rate of poverty (37%) is twice that in which the main earner is a man (18%).
- 85% of single parent households are run by women, the most recent Census showed there are now 1 million single parent families in Australia. It is 850,000 women taking on the mother load of paid and unpaid care.

### Think outside the box: Work Ready for single mothers

- Enable volunteer work for single mothers of all ages. An important and significant step for women affected by gendered violence or who have had a longer absence from the workplace. It builds connections, confidence, and skills. Mutual obligation rules limit volunteer work for 55+ years.
- More flexibility study options. Important for woman affected by gendered violence or who have had a longer absence from the workplace.
- Be informed of the churn of women into employment services RTO's or other courses that are a financial gain for the entities



- Part-time study assistance to be equal for single mothers as full-time study. Current rules allow 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.
- Women don't finish their study as they are forced to choose between forgoing their paid job or completing field placement requirements. There is no field placement assistance.
- Undertake research to ascertain the obstacles to study such as the upfront fees and reduce 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).
- Create a central place to access funds for required licences, certificates and other workforce needs. Achievable through the reimagining of a pre-employment program known as ParentsNext. Participants concerns were validated by the Parliamentary Joint Committee on Human Rights on 4 August 2021.

## **Violence Against Women & Children in the context of Jobs, Skills Summit**

Recent research found that the majority of the single mothers who lost access to the Parenting Payment Single were survivors of family violence and coercive control. The report states that 90,000 wanted to leave but couldn't, whilst 8,000 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.

- 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.
- Trauma & grief counselling to be accessible and affordable and to be considered as part of a future planning terrain.
- Crisis payment is too rigid with 7-day application requirement.
- Whilst mutual obligations continues the first exemption should be for 12 months (immediate action).

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

## **Putting Safety back into the Safety Net**

- 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.
- Enable access to the range of concession and health care cards for three-months once in paid employment, even if not eligible. Catching up on health needs will assist with employment longevity. We know that women forgo their health needs due to hardship.
- 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 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.

## **Obstacles**

- Employment services are not viewed as trusted places but entities that can suspend and control finances. Government procurement arrangements must take some responsibility for the policy setting. A complete overhaul is required with potential for significant savings and reinvestment.
- Child Care: affordable, accessible with In-home options is essential. However, it so much more than a productivity measure. Activity limits to be lifted. Reinvigorating childcare as childhood wellbeing and development function. Furthermore, lifting the activity test would assist with women's capacity to accept 'on call' or sporadic employment which is at odds with regular patterns of employment that meet the activity limits.

## **Waste of Resources - Broken System & Spirit**

- Suspend mutual obligations and work for the dole requirements. Reinvest the money into a "Productivity Payment". It is much more than incentivizing; it will assist to keep paid employment as it costs money to commence, and to maintain employment. If the employee has been living with hardship and magnified if parenting. We hear that 'conditionality' is necessary, we argue that single parenting; raising the future should be enough.
- Women know when they have capacity to embark on their future planning journey. A non-conditionally careers hub with future planning funds should replace the current ParentsNext program. Codedesigned by single mothers, for single mothers and supported by single mothers.
- Community controlled organisations and voices to critique the Community Development Employment Projects (CDEP) and or new initiatives.



## Gender Blind

- The national gender pay gap is 14.1 per cent. A 0.3pp rise from the previous gender pay gap of 13.8 per cent.
- On average, women working full-time earned \$1,609.00 while men working full-time earned \$1,872.90.
- Women will now have to wait 23.4 years for the pay gap to close – that's up from 22.7 years in the March quarter.
- NCSMC welcome's gendered responsive budgeting, we seek that legislation be reviewed against gender progressive outcomes & principles. A step towards mitigating policy induced structural disadvantage.

Restore the indirect and direct cost of 'care' in national policies. Starting with.....

- The child support scheme. The care cost was removed in 2008, a time when patriarchal policies were dominant, and gender was ignored. Resultant in structural disadvantage.
- The gender work of unpaid care is a key driver for restoring access a parenting payment. Single mothers with children aged 8 to 16 years are not unemployed they are parenting with a quest to enter or increase paid employment.
- 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 obtain of skills whilst balancing care demands. Especially in one parent households.
- Incentivise feminized workplaces and address the glass elevator.
- Superannuation experts to explore remedies to address the gendered retirement gap due to paid and unpaid care.

## Other Considerations

- Abolish the 4 year wait period. Restore a responsive safety net for visa holders with the ability to respond to periods of interrupted, seasonal, low paid or unemployment.
- In our haste to attract Backpackers we must ensure that the '88 days' work scheme' and like programs are safe. Let's not forget women such as Davine (Belgium Backpacker) or Mia Ayliffe-Chung. 'Selfies for safety' or other social media possibilities could assist.
- Independent and intersectional research must inform policy.
- Women's economic security to be part of the National Plan to Reduce Violence against Women and Children whilst the social security system, its payment levels, the thresholds, and the application process to be reviewed as 'fit for purpose'

## Savings

1. Abolish Income Management.
2. Abolish mutual obligations and work for the dole.
3. Reimage ParentsNext to establish a non conditionally career hub and work ready funds.
4. Scrap the stage three tax cuts.

## The lived reality

*I got a job in traffic control business. I had to pay \$900 for my licence. 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, for petrol, for my rent, or my medical appointment and my medication (Sarah had been undergoing chemotherapy on her elbow). Sarah 13th August 22*

*Lived in Australia since 2010, a NZ citizen, despite a court domestic violence order against my children's father the family law requires us to stay on the Sunshine Coast. My children are 10, 8, 6 and 4 years old. Always one step away from homelessness and couch surfing. Living with constant hardship. NCSMC and I have contacted every Queensland service, and out of desperation NCSMC contacted the Qld Premier and Minister for Women & Housing (May 2022). NCSMC assisted me to purchase a passport to gain a blue card to obtain work. Looking forward to having employment finally! However, my current housing option finishes on November 4th and no idea what to do. No leads or contact from the State crisis housing agency since June 22. Willing to work but need access to an income payment (Visa prohibited) and crisis housing (no options due to Visa). I know that NCSMC has written to the Prime Minister Jacinda Ardern. It should never be this hard.. Kelly - 29 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*

*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*

*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 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.*

*Carli 29-August 22*