



SMFA summary of Fembot Debt: Data injustices, child support and family tax benefit debts, Swinburne University of Technology, 20 April 2026.¹

The report reveals how the Australian taxation, child support and Family Tax Benefit (FTB) systems are being *weaponised as tools of post-separation financial abuse*, particularly targeted at single mothers and their children.

The report names the FTB debts that single mothers can incur due to retrospective changes in child support assessment as Fembot Debts. Like the disgraced income averaging practice known as Robodebt, they too are applied automatically. Like Robodebt, they result in significant financial hardship and stress, in this case for single mothers and their children, the most impoverished families in Australia.

Based on survey responses of ~700 single mothers conducted at the beginning of 2026, the report reveals systemic failures that shift responsibility and debts from perpetrators to victims, resulting in financial hardship and ongoing harm to women and children.

KEY FINDINGS

1. SYSTEM MISALIGNMENT

The interaction of taxation, child support and FTB place women and children at risk of financial abuse which is fundamentally misaligned with Government efforts to reduce family violence and protect children, including the National Plan to Eliminate Violence Against Women and Children 2022-2032.

2. PREVALENCE OF ABUSE

- Three quarters (76%) of respondents were experiencing family violence at the time of the survey. Only 37% of these women had obtained an exemption from the requirement to take action to receive child support. This is despite violence being an acceptable reason to receive an exemption.

3. THE CREATION OF FTB (FEMBOT) DEBTS

The current legislation allows retrospective FTB debts to be imposed on mothers who collect child support privately. These debts are the result of their ex-partner's behaviour. One quarter (25%) of current FTB recipients in our sample had ever had a FTB debt due to retrospectively recalculated child support.

The study examined three drivers for FTB debts:

- **Late tax returns:** When tax returns are not lodged, an estimated or provisional income is used to calculate child support. For women whose ex-partners didn't lodge tax returns for years at a time, one third (33%) ended up with a FTB debt.
- **Changes in care time arrangements:** For women who had their care time, and subsequently child support, retrospectively recalculated, almost a quarter (23%) ended up with a FTB debt.
- **Change of Assessments:** When women were successful in having their child support entitlements re-calculated, almost half (44%) were owed a backdated increase in their payments. But fewer than a third (30%) received these payments. Instead, a fifth (22%) ended up with a FTB debt.

Two women who completed the survey said:

Would like to know how they can go off provisional for years and years and underpay the custodial parent and do nothing about their lack of tax return.

The very worst loopholes that are very regularly used include claiming little or no income on a tax return while earning a significant cash in hand jobs, as well as parents who own a business putting their main earnings into friend, family or staff trust accounts so it cannot be considered their own income, while on paper paying themselves very little, and then using the income they've hidden.

4. SYSTEM COMPLEXITY ENABLING WEAPONISATION

- Only a quarter (25%) of women who knew the system could be weaponised were aware that they could end up with a FTB debt as a result.
- For nearly a quarter (24%) of women who had either received a debt or were worried they would receive a FTB debt, their ex-partner told them they were going to *cause* this outcome.

To avoid incurring FTB debts, some women gave up their children's entitlements:

- Nearly one in five (19%) gave up either child support or FTB payments.
- 3% gave up both child support and FTB payments.

5. DEBTS AND GOVERNMENT COLLECTION MECHANISMS

- For women with a FTB debt, the average debt was \$5,000 (and ranged from \$150-\$30,000).
- At the same time as FTB debts were being recouped from them, two thirds of these women (67%) had child support *owed* to them by their ex-partner (average of \$20,000).

Of the women who had FTB debts:

- Four out of five women (80%) had debts *automatically* taken from their annual end-of-year FTB Supplement;
- Over three quarters (78%) had debts *automatically* deducted from their subsequent FTB payments;
- Almost two thirds (63%) had debt repayments *automatically* taken from their tax return.

Over \$30,000 debt. I just finished paying it off this year. I found out about it 4 years ago. Repayments were momentarily paused when I was homeless due to the separation and DV, but they wouldn't waive it, despite me explaining I was lied to about his income and financially abused.

6. CONSEQUENCES OF FTB DEBTS

FTB debts exacerbated hardship for already financially disadvantaged single mothers.

- 81% experienced additional financial stress
- 48% reported they exacerbated their housing stress
- 39% sought emergency assistance from charities, family or friends.
- 86% reporting cutting back on food.
- 58% did not buy medicines, 53% did not seek health care.

RECOMMENDATIONS

MAJOR REFORM

1. Delink child support from the Family Tax Benefit

Removing the Maintenance Income Test is the best means of preventing systems weaponisation.

SHIFT FINANCIAL LIABILITY TO PERPETRATORS

If delinking child support from FTB payments is not immediately enacted, then priority actions to ensure safety include:

2. Default all new child support cases to use Agency Collect and require both parents to speak to staff trained in financial abuse before a move to Private Collect can be made.
3. Enforce the mandatory requirement for lodging annual tax assessments for all participants in child support agreements and enforce existing penalties.
4. Refuse to accept income estimates from payers who are not up to date with their annual tax lodgements.
5. If FTB debts arise due to retrospective tax returns, transfer these debts to the perpetrator.
6. Waive all current FTB debts caused by retrospective tax return lodgement
7. Transfer Private Collect payees to Agency Collect if they incur an FTB debt caused by retrospectively recalculated child support

SYSTEM REDESIGN

8. Create a dedicated child support team that allows women to contact them through email, and establish a specialised child support webpage that provides accessible, user-friendly information and updates on system reform
9. Centre the experience of victim-survivors in system redesign
10. Design systems that prioritise safety, transparency, accessibility, fairness and accountability.

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