Government initiated survey confirms the child support scheme is harming women and children, 20/7/2026

A recently released Federal Government survey[1] of parents in the child support scheme reiterates that many women and children are being harmed by the scheme. It confirms long held concerns voiced by Single Mother Families Australia and supported by Swinburne University academic research that the scheme is hurting many mothers and children, despite its intent to increase their economic security.[2]

1. Nearly 1 in 5 were coerced into Private Collect

Private Collect is the support transferred between the parents, rather than via the Government (known as Agency Collect)[3]. Half of all families and ~500,000 children rely on child support to be transferred via Private Collect.

The DSS survey confirms that contrary to the assumption underpinning the scheme; many women are coerced in Private Collect by the behaviour of their former partners. Nearly 1 in 5 respondents reported they were using Private Collect to avoid conflict or violence. The report states *“The risk of violence from the other parent appeared to have a substantial impact on decision-making about child support arrangements*.”

The survey also states*: “unequal power dynamics were commonly reported between separated parents, even in the absence of reported instances of family and domestic violence.”*

It found parents who had changed from Agency Collect to Private Collect were “*often persuaded or pressured to make the transition by the other parent*.” For those who wanted to change from Private to Agency Collect, the “*major barrier that parents reported was the perception of a negative response from the other parent and a wish to maintain amicable relationships.”*

SMFA and Swinburne University research[4] has found a high prevalence of women coerced into Private Collect by their former partner.

2. Too many in Private Collect are missing out on child support[5]

The research finds:

- More than 1 in 2 (52%) received *less* than their assessed amount, on average $2,000 per annum.
- 1 in 4 reported received $0 per annum.
- 1 in 3 reported they never, sometimes or rarely received their child support.
- Only 1 in 3 reported receiving child support in full and always on time.
- Only 2 in 5 parents[6] were satisfied with the amount they received.

“In some instances, parents reported that Private Collect arrangements had deteriorated and ultimately resulted in non-payment over time.”

“Typically, parents who had experienced a child support debt being owed to them were unlikely to feel that Services Australia were able to enforce payment by the other parent.”

3. **Underpayments have serious financial impacts including loss of vital family payments**

A key feature of the scheme is that child support reduces family payments (the Maintenance Income Test). The harsh income test means even a small amount of child support (anything over $53 a week for 2 children) cuts family payments[7] by 50 cents for every child support dollar assessed to be paid. For those in Private Collect, the child support scheme assumes *all* assessed amounts are paid in full and on time.

The DSS survey found*: "Parents who knew about the interaction found child support underpayment through Private Collect frustrating because their FTB Part A was still calculated based on the full expected amount.* The report states: "*this means underpayment or nonpayment of child support does not increase FTB payments for Private Collect parents, creating financial disadvantage in both payments."*

In 2022-23, the Government saved $828M in family payments due to child support received or assumed to have been received.[8]

Swinburne University research published in 2024 found underpayments were rife among women in Private Collect and there were negative consequences for those who tried to pursue underpayments from their former partners. [9]

4. **Too many are unaware of the rule that they must take action to receive child support or are dissuaded by likely consequences from their former partner**

All separated parents who wish to claim family payments must take reasonable action to apply for child support within 13 weeks of separating. Parents (mainly mothers) can apply for an exemption from this rule (domestic violence being the main reason). If this is granted, their family payments are not affected. If it is not, or the mother does not apply for the exemption within 13 weeks (there may be multiple reasons), she and her children lose 70% of their family payments (and possibly Commonwealth Rent Assistance). Over the year September 2024-25 nearly one in five (19%) of children covered by the Scheme (>170,000) failed the test.[10]

This survey found that more than 1 in 2 (53%) parents who had failed this test (known as the Maintenance Action Test or MAT) reported they had not received any information about it at the time of being asked to apply for child support.[11]

> *"I've never been made aware that if we were to get an assessment and whatever they decide on, that my [FTB] payments would change. I was never made aware of that."*
>
> *"I haven't felt comfortable doing so. My ex pretty much said that he wouldn't [pay] – didn't want me to apply for one when we separated. So, I just haven't brought up that situation."*

The report states that: "*for the MAT to operate effectively, a level of understanding and visibility is required. The present study suggests that for key cohorts affected by the MAT the interaction between FTB Part A and child support payments are generally poorly understood and awareness of the MAT is low."*

It also concludes *"the new data shows that the decision not to apply for a child support assessment is often driven by the parent who would be expected to be responsible for paying child support, rather than the parent who would be eligible to receive this."*

The report states that many parents experience family and domestic violence. It acknowledges women often experience "*high cognitive load and stress*"[12] after separation which can contribute to a failure to apply for child support or an exemption within the 13 weeks.

Swinburne University research published in 2024 found that nearly 4 in 5 single mothers who responded to their survey were experiencing some form of violence at the time of separation. Despite this, only 1 in 10 women applied for an exemption from seeking child support.[13] Another Swinburne University study published in 2025 found mothers felt that the additional time, resources and energy that those recovering from violence had to undertake was largely invisible to government policy.[14]

5. **Poor knowledge of the interaction between child support and family payments**

The report found *"wide variation"* in understanding of the interaction of FTB with child support. It found *"the requirements for FTB and child support payments to be opaque and confusing and suggested that the information regarding processes, options, and entitlements for separated parents are not clearly communicated."*

Some parents reported receiving "*inconsistent or incomplete information and incurring FTB debts in the process, while others reported fear from receiving a previous debt led to disengagement with the requirements to receive their full FTB and child support entitlements."*

Swinburne University research published in 2026 found that for 1 in 4 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. It also found nearly 1 in 5 gave up either child support or FTB payments to avoid incurring FTB debts.[15]

6. **Concerns with Services Australia/Centrelink**

Only 35% of parents in the Private Collect sample[16] reported that the system was working 'well' or 'very well' with much lower levels of satisfaction from those who were exempt from, or had failed, the requirement to seek child support.

It found understanding of the Scheme and access to information was often lacking and that parents must advocate for themselves through complex government systems. Some of the concerns parents reported were related to *information accessibility, wait times, and inconsistency of information.* Delays were also noted in the timing it takes to receive a decision (and associated payment) in response to an application. A strong theme arising was *"a need to decrease wait times to speak to someone, particularly on the phone."*

7. **Improvements suggested by parents**

Parents were asked what were the most important improvements that could be made to the scheme and they consistently reported more financial assistance (in the form of increased family payments, vouchers, housing security). Support to share the costs of one-off, larger expenses was also raised.

8. **Most parents relied on income support and had very low household incomes**

All parents who responded to the survey were receiving family payments and a high proportion relied on income support such as Parenting Payment Single and Carer's Payment. This varied from nearly 9 in 10 of those who were exempt from taking action, to more than 3 in 5 of those who had failed the test and more than 2 in 3 of those who were in neither category.

Single mother families are the most impoverished in Australia.[17] Over 6 in 10 respondents to this survey had a household income less than $60,000 per annum and 4 in 10 had a household income of $40,000. This confirms DSS that in December 2025 the median income for those due to receive child support (overwhelmingly mothers) was ~$40,000 per annum.

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Endnotes

[1] *Survey of Separated Parents* – Report prepared for the Department of Social Services on parents' experience with the interaction between Family Tax Benefit and the Child Support Program, Social Research Centre, May 2025. (Released June 2026)

[2] It mirrors the findings of four research reports undertaken by Swinburne University and those of the Commonwealth Ombudsman and Taxation Ombudsman.

[3] In both parts of the Scheme, the Government (Services Australia/ATO) determine how much should be paid (the assessed amount).

[4] *Opening the Black Box of Child Support: Shining a Light on How Financial Abuse Is Perpetrated*, 2024: Nearly 1 in 2 (47%) of women who "chose" Private Collect said they were pressured by their ex-partner so that he didn't have to pay child support.

[5] There is no record of the total amount of child support owed to the 50% of children in Private Collect. At December 2025 $1.95B was owed to the 50% of children in Agency Collect. (Data from Economic Inclusion Advisory Committee 2026 Report.)

[6] This finding is from the subset of the sample who have taken action to receive child support.

[7] Family payments in this paper refers to Family Tax Benefit A.

[8] Economic Inclusion Advisory Committee 2026 Report.

[9] Black Box: Payments were not received in full or at all for 7 in 10 financially abused women using Private Collect. Women using Private Collect were losing on average $600 a month ($7,200 a year) in family payments because of assumed receipt of child support (even when it had not been received). See the Economic Inclusion Advisory Committee 2026 Report for more on the MAT.

[10] Child Support Program Data, September 2025. 173,00 children is 18% of all children active in the scheme (960,665) at that time.

[11] Fembot Debt: Data injustices, child support and family tax benefit debts, Swinburne University of Technology, 20 April 2026 found 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.

[12] "*Including taking primary and often full care for their children, caring for a newborn, moving house, temporary experiences of homelessness or refuges, financial difficulties, or finding new employment."*

[13] *Opening the Black Box of Child Support: Shining a Light on How Financial Abuse Is Perpetrated*, 2024. It also found more than half were unaware that failure to apply for child support or seek an exemption would result in the loss of around 70% of their family payments.

[14] Respect, Reform and Recovery, Swinburne University's survey of 2,600 single parents published in August 2025. Mothers who had experienced violence wanted the government to know that, in addition to managing their own recovery, they were supporting their children (who were also victim/survivors) to recover.

[15] Fembot Debt: Data injustices, child support and family tax benefit debts, Swinburne University of Technology, April 2026.

[16] The research refers to this group as "MAT Pass" meaning they had sought child support (so were not in either the MAT exempt or MAT fail category).

[17] See for example 2024 HILDA Report.