Welfare Poverty to Work Poverty

The effectiveness of Welfare to Work in assisting single mothers into sustainable employment

Literature Review 2019/20
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About the Author

Emily Wolfinger

Emily is a PhD candidate and experienced researcher, writer and academic teacher. She has written extensively on welfare reform and single mother issues and is committed to improving women’s financial security through research, writing and policy work. Emily is currently teaching and lecturing in the areas of family violence, families and intimate life, and community and social action in the School of Social Sciences and Psychology at Western Sydney University. She is also completing a government funded PhD at Southern Cross University, exploring online user perceptions of single mother poverty and welfare in Australia.
Over the past two and a half years, over 500 women have participated in one or more of Global Sisters’ business education activities and programs. Currently, Global Sisters is working with over 300 women and over 150 active businesses, the majority of which were established with Global Sisters’ support. The businesses are operating online and in Brisbane, Sydney, Canberra, the Hume region of Victoria and Melbourne.

Global Sisters has adopted a social impact framework to track the progress of its clients at each stage of their business development journey. As Global Sisters is coming to the end of its first three years in operation, it is only just beginning to generate meaningful data regarding the medium- and long-term financial and social impacts of its programs. However, the majority of Global Sisters’ clients have successfully developed their business idea while taking part in the My Big Idea workshop, turned that idea into a business plan at Sister School, generated a start-up during the incubation phase, and then turned their start-up into an active business during the accelerator phase.

Since 2015, Global Sisters has offered disadvantaged women in Australia a better alternative to welfare and precarious employment in pre-existing jobs by providing them with the tools, networks and resources they need to harness their potential as business owners. Among the women with whom Global Sisters most often works are at-risk women under 25, women over 50, single mums, women escaping domestic violence, Aboriginal and Torres Strait Islander women and women from culturally and linguistically diverse backgrounds.
## Acronyms

<table>
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<th>Acronym</th>
<th>Description</th>
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<tr>
<td>ABS</td>
<td>Australian Bureau of Statistics</td>
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<tr>
<td>NSA</td>
<td>Newstart Allowance</td>
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<td>PP</td>
<td>Parenting Payment</td>
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<td>PPP</td>
<td>Parenting Payment Partnered</td>
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<td>PPS</td>
<td>Parenting Payment Single</td>
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<td>WTW</td>
<td>Welfare to Work</td>
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Key Terms

Employment Fund

According to the Department of Jobs and Small Business1, the Employment Fund General Account (Employment Fund) is “a flexible pool of funds [that can be claimed by] providers…for reimbursement [of] goods and services that genuinely support and assist job seekers to gain the tools, skills and experience they need to get and keep a job”.

Employment services or providers/employment services providers or programs

These are publicly funded services designed to place Australians into employment. They include jobactive, Disability Employment Services and the Community Development Programme2.

Grandfathered recipients

Grandfathering is a legal term that refers to a clause that exempts individuals, businesses or other entities based on pre-existing circumstances3. In the case of the Howard Government’s welfare reforms affecting single parents, those receiving Parenting Payment Single (PPS) prior to 2006 were exempted from the new rules and could continue receiving this payment once their youngest child turned eight years.

Jobactive

Jobactive is a publicly funded employment service, which began in 2015. It is the largest program through which employment services are delivered. Forty-two jobactive providers operate over 1700 sites across metropolitan and regional Australia4.

Mandatory participation requirements/participation or compliance activities

These are activities that meet mutual obligation requirements. They may include paid work, volunteer work, self-employment or study. Those on Newstart Allowance (NSA), PPS after their child turns six years, Youth Allowance, and in receipt of some types of Special Benefit, have mutual obligation requirements and are required to participate in approved activities in order to receive income support5.

New Business Assistance with NEIS

An Australian Government program which provides income recipients with support to develop a business idea6.

Newstart Allowance (NSA)

NSA is the main income support payment for people who are unemployed and looking for paid work.

Parenting Payment (PP)/Parenting Payment Partnered (PPP)/Parenting Payment Single (PPS)

Parenting young children who must meet certain eligibility requirements, such as having income under a certain limit, are eligible for PP. Those who are partnered and have a child aged under six years may be eligible for PPP. Those who are single and have a child aged under eight years may be eligible for PPS.

Single mothers

This report generally uses ‘single mothers’ in recognition of the gendered nature of single parenthood, poverty and welfare use. Four in five single parent households are headed by women7 while single mothers are more likely than single fathers to experience poverty and to be in receipt of government income support8.

Sustainable employment

This report defines sustainable employment as secure and adequately paid work that is flexible, provides opportunities for career progression, and accessible so that single mothers can manage the logistics of work and caring.

Welfare to Work (WTW)

WTW was introduced by the Australian Government in 2006. It “increased the range and number of people required to look for and accept work and expanded the support and assistance provided to…disadvantaged jobseekers. In particular, [WTW] targeted principal carer parents, people with disabilities, mature age job seekers and the very long-term unemployed”9.

Working Credit

Working Credit, introduced in 2003, allows recipients of NSA to accumulate ‘working credits’ during periods in which they have no or little earnings10.

4 Australian Government 2018a.
Key Findings

This report is based on a review of literature on the effectiveness of WTW, including employment services programs, in assisting single mothers into sustainable employment. It reviews mostly Australian literature on the experiences and wellbeing of single mothers engaged in WTW and includes academic, governmental and organisational articles, books and reports.

Based on this literature review, the report developed the following set of key findings about the effectiveness of WTW in assisting single mothers into sustainable employment:

The stated goals of WTW – to increase workforce participation, decrease financial insecurity and improve wellbeing – have not been realised in the case of single mothers. Single mothers engaged in WTW experience financial insecurity and decreased wellbeing.

Single mothers engaged in WTW are typically placed in low-paid and precarious jobs that afford little immediate or long-term financial security.

Single mothers’ experience, education and employment goals are often overlooked by employment services providers.

Entrepreneurship is indirectly discouraged as business activities are not counted towards mutual obligation requirements, employment services staff are not trained or equipped to provide necessary support, and the up-and-down nature of business income and time commitments are not accommodated.

The ‘work-first’ model of WTW is not suited to those with primary caregiving responsibilities and, as such, compromises single mothers’ employment outcomes, financial security and wellbeing.

Negative interactions with Centrelink and employment services staff, which include an apparent lack of understanding of the parenting role, affect single mothers’ employment outcomes.

The personal and structural barriers to sustainable employment experienced by single mothers are not properly recognised or mitigated by WTW policy.
Recommendations

The recommendations below respond to key findings from the literature review and identify specific areas for policy development with the aim of improving single mothers’ employment outcomes and in turn their financial security and wellbeing.

Recommendation 1

That the Australian Government incentivise employment providers to assist single parents on NSA into sustainable employment. This could be achieved through:

A. The payment of partial or full bonus outcome payments to employment providers who place single parents on NSA in jobs where some or all the following features of sustainable employment are present:

- Accessible – close to home or school and/or within school or before and after school care hours.
- Secure – permanent with paid leave benefits or with opportunity for permanency.
- Flexible – provision of, or ability to negotiate, family-friendly working arrangements.
- Adequately paid – provides a living wage that can support a single parent family with or without Family Tax Benefit.

Recommendation 2

That the Australian Government consider bringing the NSA payment rate and amount which can be earned before reductions commence in line with PPS for single parent recipients engaged in, or wishing to engage in, higher or vocational education in recognition that studying for improved employment outcomes and long-term financial security is challenging for single parents in receipt of NSA11. This could be made available:

A. To single parents on NSA whose prospects for sustainable employment are minimal due to low educational attainment and limited work history.

B. For the duration of a full-time course of study or training of no more than three years with the option of extending this period under special circumstances.

Recommendation 3

That the Australian Government consider the creation of a Single Parent Enterprise Incentive Scheme (SPEIS), which includes the following features:

A. Access to a fixed allowance at the PPS rate. This would minimise confusion amongst employment providers about how the ‘top-up’ payments work, reduce the administrative burden on parents and providers during the business start-up phase, and provide adequate income for parents.

B. An allowance timeframe of 18 months (double that of the NEIS), with the possibility for extension in special cases, in recognition of the additional barriers that single parents face in starting up a business – in particular, their caring responsibilities – and need for flexibility.

C. A detailed outcomes framework that replaces the default expectation of ‘full-time input’ by participants in recognition of single mothers’ tendency to prioritise children over employment, preference for part-time work when children are young, and caring responsibilities12. Global Sisters has such a framework that is used to analyse business progress at key milestones. It could be drawn on in developing a SPEIS that tracks progress and participation by participants.

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Grahame, T & Marston, G 2012, ‘Welfare to work policies and the experience of employed single mother on income support in Australia: Where are the benefits?’ Australian Social Work, vol. 65, no. 1, pp. 73-86.
The Social Research Centre 2005, Customer and community attitudes to working age participation requirements, Department of Employment and Workplace Relations, Canberra.
Cook, K & Noblet, A 2012.
Recommendation

4

That the Australian Government consider partnering with Global Sisters in piloting a SPEIS prior to being scaled up nationally. Global Sisters is well placed to be a pilot partner of such a scheme as we have developed an innovative and successful approach to helping economically marginalised women gain financial independence through self-employment.

Recommendation

5

That the Australian Government consider the creation of a self-employment subsidy of up to $5,000 (GST inclusive) for eligible SPEIS participants to assist with the costs of setting up a business.

Recommendation

6

That the Australian Government incentivise compassionate and personalised customer service among employment providers in recognition that the experiences of single parents with providers are linked to employment outcomes. This could be achieved through:

A. The creation of an online survey that allows jobseekers to rate providers according to the following areas of service delivery:
   Consideration of the parenting role and personal circumstances of the jobseeker,
   Consideration of the employment and education aspirations, qualifications and work experience of the job seeker,
   Adequate or additional support where needed, and
   Compassionate and respectful service delivery.

B. The payment of bonuses to employment providers who rate favourably among jobseekers.

Recommendation

7

That the Australian Government consider implementing specialist employment providers who have knowledge of single mother issues and intersectional disadvantage or, alternatively, providing voluntary training of staff in these areas. This would be done with the view of improving the employment outcomes of single mothers who face complex forms of disadvantage.

Welfare states expanded rapidly across the Western industrialised world in the 20 years following World War II, resulting in unconditional welfare entitlements. Income support was understood as a right and entitlement of social citizenship during these years, and mothers on income support were expected to meet their obligations through their care work. Income support was granted on this basis, rather than in exchange for looking for paid work. Even then, the Australian Government provided for only a select group of people - for the most part, unmarried mothers were excluded from income support, as were non-British migrants, Indigenous Australians, and Indigenous peoples from Africa, New Zealand and the Pacific Islands. Marital status, racial and class exclusions sent a clear message: only particular types of women were ‘deserving’ of support, namely ‘respectable’ married white women.

Concerns over the poverty of non-working single mother households saw the establishment of the Social Security Review in Australia in 1987. The review recommended providing support to parents in seeking employment and improving their skills, and removing barriers to employment. It was at this time that the Australian welfare system began to move away from a gendered ‘breadwinner’ model of welfare, which assumed that the man was the main breadwinner and the woman was the primary caregiver. The policy assumption had changed: mothers, if they chose, could be both workers and parents.

This began to change in 2002 when recipients of PPS and PPP were required to attend an annual interview at their local Centrelink office if they had a youngest child aged between six and 15 years. It was around this time that the notion of mothers as workers really began to take root.

Participation requirements for single parents were ‘ramped up’ after the introduction of WTW legislation in 2006, titled the Employment and Workplace Relations Legislation Amendment (Welfare to Work and Other Measures) (Consequential Amendments) Bill. This legislation moved new single parents (those who began receiving PPS after 1 July 2006) from PPS to NSA once their youngest child turned eight years; previously, it was 16 years of age. Mandatory participation requirements of 15 hours of paid employment per week, or demonstrated job search activities, also applied to new claimants of PPS once their youngest child turned six years, while grandfathered recipients were required to comply with employment participation requirements once their youngest child was aged seven years. However, grandfathered recipients retained PPS until their youngest child turned 16 years.

These recipients were moved onto the lower paying NSA in 2013 under the Social Security Legislation Amendment (Fair Incentives to Work) Act 2012 (Commonwealth of Australia), in order to increase single parents’ workforce participation rates and “ensure a fair and consistent set of Parenting Payment eligibility rules”. This occurred without an increase in the unemployment payment as per the recommendation of a 2012 parliamentary committee into its adequacy and despite concerns from the Joint Parliamentary Committee on Human Rights that the welfare amendments contravened Australia’s human rights obligations, specifically “the right to social security, the right to an adequate standard of living and the right to non-discrimination”. Both the 2006 and 2013 changes to single parent income support fundamentally altered the welfare policy landscape for single mothers, who make up the vast majority of those impacted.

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36 Blaxland, M 2008, Everyday negotiations for care and autonomy in the world of welfare-to-work, PhD thesis, University of Sydney, NSW.
38 Blaxland, M 2008.
39 Blaxland, M 2010.
40 Graheane, T & Marston, G 2012.
41 Winter, M E 2014, Silent voices, invisible violence: Welfare to work and the exploitation of single mothers who have experienced domestic violence, PhD thesis, Southern Cross University, Lismore, NSW.
43 Department of Parliamentary Services 2012, p. 8.
In theory, WTW was designed to support single mothers’ economic participation, financial security and wellbeing whilst reducing their reliance on the income support system\textsuperscript{46}. During the 2005 Budget, the former Howard Government described the benefits of WTW as “higher incomes” and “better participation in mainstream economic life”\textsuperscript{47} and argued that “[i]ncreased participation in work from all Australians capable of work…increases individual wellbeing”\textsuperscript{48}. Similarly, former Treasurer, Wayne Swan, spoke about “extending the benefits of paid work to every capable Australian [including] single parents” in his 2012 Budget speech wherein it was announced that the Gillard Government would cut welfare for single parents.

The benefits of paid work are widely noted across the academic literature\textsuperscript{49} and single mothers can describe the benefits of participating in employment\textsuperscript{50}. They include increased financial security, self-esteem and confidence, a sense of belonging and achievement, and lower levels of depression. Paid work also has positive effects on the children of single mothers\textsuperscript{51}. Part of the reason it results in improved self-confidence and self-esteem among single mothers is that it is valued more than their caring work\textsuperscript{52}. However, the benefits of employment can be diminished for single mothers who are forced to work full-time hours when they would rather balance caring work with paid work due to their ethic of care\textsuperscript{53}. The benefits are also diminished when single mothers are in low-paid and precarious labour. In both situations, stress might increase with consequences for physical and mental health. Crucially, low-paid and precarious work is unlikely to afford single mothers the opportunities that will result in the financial betterment of their families\textsuperscript{54}. Nevertheless, many employed single mothers are engaged in such work\textsuperscript{55}, which can ultimately impact on their ability to become and remain economically self-sufficient.

As primary caregivers, single mothers are already working; however, they need financial security. In particular, they need employment that is secure, flexible and allows them to take care of their families financially, emotionally and practically. Self-employment can provide flexibility, be personally and financially rewarding, and offer single mothers a genuine alternative to welfare and precarious labour. Global Sisters’ work with single mothers, for example, includes providing women with the tools, networks and resources to create successful businesses. We make self-employment a viable option for single mothers who experience barriers to mainstream employment.

This report builds on Global Sisters’ previous work with single mothers. It provides a review of literature on the effectiveness of WTW in assisting single mothers into sustainable employment, including self-employment, and makes some recommendations for policy change to improve single mothers’ financial security and employment outcomes. The key findings from literature are outlined in the pages ahead. Firstly, some important context on single mother poverty and employment is provided.

\textsuperscript{47} McLaren, J, Maury, S & Squire, S 2018.
\textsuperscript{54} Saugeres, L & Hulse, K 2010.
2

Single Mothers in Australia
Poverty, Barriers and Impacts
Single mothers in Australia

Poverty, barriers and impacts

2.1 Single parent and child poverty

Australia is one of the wealthiest countries globally and has experienced over 20 years of sustained economic growth. Yet despite this, single parent and child poverty has increased in the last six years:

- **32%** single parents live in poverty
  
  32 per cent of single parents now live in poverty – up by six per cent since 2011.

- **39%** children live in poverty
  
  39 per cent of children from single parent families live in poverty, compared with 13 per cent of children in coupled families. This figure is up by two per cent over this period and is highest among single parent families.

- **80,000** moved to lower paying NSA
  
  The spike in single parent and child poverty is partly due to welfare amendments in 2013 which saw 80,000 previously grandfathered recipients of PPS moved onto the lower-paying NSA.

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57 Australian Council of Social Services 2018.

The Australian Council of Social Services (2018) uses the 50% of median income poverty line to calculate this figure. This measure of poverty is used in most international poverty research.

58 Ibid.
2.2.1 The gendered nature of poverty

Poverty primarily affects women and their dependent children. Single mother families experience the highest poverty rate by family type, as well as gender, no matter how poverty is measured. Those who have experienced domestic violence, are indigenous, migrants, refugees, or living in rural areas or with mental illness are particularly vulnerable to financial insecurity. Single mother poverty is a critical issue in Australia that urgently needs solving if we are serious about promoting the rights of women and children. One in five Australian families are headed by single parents and the clear majority – or 83 per cent – of these parents are women.

Single mother’s higher rates of poverty are linked to unemployment and greater dependence on low-paid government income support:

56% in paid work

56 per cent of single mothers with dependent children are in paid work, compared to 72 per cent of their male counterparts.

88.5% are single mothers

Consequently, 88.5 per cent of ‘jobless’ families are headed by single mothers.

Employment of single parents generally increases with the age of the youngest child, from 40 per cent when the youngest child is eight years old to 76 per cent when the youngest child is aged 15-24 years, however this increase is more prominent for single mothers.

Despite having higher levels of education, on average, than single fathers, even when employed, single mothers are at higher risk of financial insecurity due to gender discrimination. According to a United States (US) study, single mothers earn 21 per cent less than single fathers when a range of factors are considered, such as demographic characteristics, working hours, occupation and level of education, among other factors. This is concerning given single mothers also tend to have responsibility for more children than their male counterparts and therefore ‘more mouths to feed’. However, while single mothers are financially penalised with each additional child, single fathers are ‘rewarded’ for additional children; that is to say, single fathers’ employment income increases with each additional child while single mothers’ employment income decreases.

Single mothers’ higher rate of unemployment can be partially attributed to health conditions, caring for young children and children with disabilities or illnesses, and their ethic of care:

72% have children under 10

72 per cent of single mothers not in the workforce have children under 10 years old.

1/2 have health conditions

Half of all unemployed single mothers have health conditions or care for children with disabilities or illnesses.

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Australia’s employment rate of single mothers is among the lowest in the developed world.

56% of single mothers with dependent children are in paid work, compared to 72 per cent of their male counterparts.

1/2 have health conditions

Half of all unemployed single mothers have health conditions or care for children with disabilities or illnesses.


Walter, M 2005.


Ibid.

Ibid.
2.3 Barriers to employment and financial security

Single mothers face multiple barriers to employment and financial security because of their unpaid caring and domestic responsibilities, as well as their gender. Single mother poverty is inextricably linked to:

• gender discrimination within the workplace;
• caring for children and domestic work;
• the devaluing of women’s traditional labour both inside and outside of the home; and
• other factors that contribute to financial insecurity among single mothers include:
  • non-payment and under payment of child support;
  • increasing job casualisation and workplace inflexibility;
  • inaccessible, expensive and low-quality childcare;
  • housing shortages and increasing rents;
  • individual characteristics, such as age at single motherhood and lower rates of educational attainment;
  • personal barriers such as mental and physical ill health;
  • lack of certainty or consistency around the involvement of the father in care of the children;
  • single-income status of lone parent households; and
  • low welfare payments.

The major contributing factors are discussed in the sections ahead.

2.3.1 The gender pay gap and the economic cost of caregiving

The gender pay gap highlights women’s – especially mothers’ – economic marginalisation and vulnerability to poverty. The effects of the disparity between men’s and women’s wages – which was 17.2 per cent for full-time earnings in November 2015 – are usually felt when relationships break down. Gendered wage inequality persists despite the introduction of equal pay for men and women for equal work in 1972. There are several reasons for this:

First, the evidence shows that workplace discrimination, sexual harassment and bullying continue to impact women’s pay, for example by creating barriers in career development and access to leadership positions. Discrimination towards pregnant employees and working parents is a particularly widespread problem, with half of all mothers experiencing workplace discrimination at some point during pregnancy, parental leave or on return to paid work.

Second, women spend more time outside of the workforce to care for children and other family members. It is estimated by Price Waterhouse Cooper that women did 72 per cent of all unpaid work in Australia in 2017. Childcare made up the bulk of this work and is Australia’s largest industry, worth an estimated $345 to the Australian economy. Consequently, the gender pay gap is nearly 40 per cent for women in the ‘prime childrearing years’, if part-time work, bonuses and overtime are considered, compared to 30 per cent for all women. This form of disadvantage is referred to as the motherhood or child penalty and the data shows it is worsening over time. The impact of years out of the paid workforce usually due to the birth of a child has more than doubled since 2007.


35 Struffolini, E, Bernardi, L & Irenaea, O 2018.


3. Third, the lower pay of female dominated industries and jobs, for example community services, education, and health and social assistance, also contributes toward the gender pay gap\textsuperscript{95}. The devaluing of care work in the home largely accounts for this situation:

There is a bidirectional relationship between unpaid caring work and low-paid care work. For example, pay rates for child care and aged care work reflect the low value accorded to this work when it is done in the home. The low value of paid care work in turn reinforces the low value of unpaid care work\textsuperscript{96}. All these factors collide to place Australian women significantly worse off financially than men following separation, with their equivalised household income dropping by 21 per cent\textsuperscript{97}. In comparison, Australian men’s income is generally unaffected by divorce, and in fact, increases in the years following separation.

The economic loss that results from caregiving, gendered wage inequality and divorce not only impacts women as they are providing care; it continues, and is perhaps most evident, beyond the years spent doing these tasks. Older single women are most likely to be reliant on the full Age Pension as their main source of retirement income, ahead of coupled and single male households\textsuperscript{98}. This partly because women tend to have lower superannuation than men and this widens as they get older\textsuperscript{99}. In the 60 to 64 year age bracket, women’s mean superannuation account balances total $142,000, compared to $272,000 for men\textsuperscript{100}.

This leaves single mothers at risk of homelessness in old age, especially in the context of housing shortages and increasing rents (discussed below). Older single women are the fastest growing group of homeless Australians\textsuperscript{101}. Women fleeing relationships due to violence experience additional costs that impact on their long-term economic security. According to Access Economics, every victim of domestic violence will carry a total lifetime cost of $224,470, including in lost superannuation\textsuperscript{102}.

2.3.2 Non-payment and under payment of child support

The non-payment and under payment of child support also undermines women’s short- and long-term financial security following relationship breakdown, and is higher for vulnerable groups of women:

- Only 40 per cent of mothers receiving child support – who make up most payees in the child support system\textsuperscript{103} – report child support paid in full and on time\textsuperscript{104}.
- About one-third of child support cases involve payments of less than $500 a year\textsuperscript{105}.
- Custodial parents who do not receive child support are more likely to be socioeconomically disadvantaged\textsuperscript{106}.
- Women escaping violent relationships are also more likely to report unpaid child support\textsuperscript{107}.

It is common for financial abuse to continue once abusive relationships break down via “averted avoidance or minimisation of child support responsibilities, constrained options for affordable housing, and men’s misuse of bureaucratic procedures designed to mediate the relationships between families and money”. Financial abuse is also reported as either caused or perpetuated by the state bureaucracies that mediate relationships between families and money. These include Centrelink, the Child Support Agency and the Family Court, as well as financial bodies\textsuperscript{108}.

The payment of child support provides significant relief from poverty\textsuperscript{109}. Single mothers receiving child support are 1.7 times more likely to be above the poverty line than those who are not\textsuperscript{110}. This advantage remains even when a range of factors are considered, such as the mother’s age, education and country of birth, among other factors\textsuperscript{111}.

Non-custodial parents’ arrears, irregular payments and under reporting of income seriously undermine the financial security of single mothers and their children. Child support that is too low, absent or unreliable also limits the ability of the mother to budget and severely impacts on children’s wellbeing and opportunities. These regular occurrences are not mitigated sufficiently by other welfare payments, nor are custodial parents compensated for unpaid child support\textsuperscript{112}, despite calls for the federal government to guarantee child support payments when fathers fail to pay\textsuperscript{113}.

95 Australian Council of Trade Unions 2016.
98 Australian Institute of Family Studies 2015.
99 Ibid.
100 Ibid.
103 Natalier, K & Cook, K 2016.
108 Ibid.
109 Dinh et al. 2017
110 Ibid.
111 Ibid.
112 Ibid.
2.3.3 Job casualisation and workplace inflexibility

Non-payment and underpayment of child support is of particular concern when viewed within the context of mothers’ employment. According to the Australian Bureau of Statistics (ABS)\textsuperscript{114}, the more mothers work, the more their working full-time as a general clerk performing administrative duties. In addition, women are more likely than men to work casually or part-time due to caring and domestic responsibilities\textsuperscript{115}, despite their increased role in the workforce. According to the Workplace Gender Equality Agency\textsuperscript{116}, women make up nearly half of the Australian workforce, yet constitute:

- 69.6 per cent of all part-time employees,
- 55.3 per cent of all casual employees, and
- Only 35.4 per cent of all full-time employees.

Employment opportunities are more likely to be low skilled, low-paid and unstable for single mothers\textsuperscript{117} who take on a larger burden of unpaid caring and domestic work\textsuperscript{118} and have lower educational attainment than coupled mothers\textsuperscript{119}. As a consequence, they are less likely to have paid leave entitlements. Twenty-six percent of employed single mothers are without these benefits, compared to 19 per cent of employed coupled mothers\textsuperscript{120}.

Single mothers can be ‘locked’ into poverty by the absence of adequate child and welfare support or where there are no or few opportunities to improve employment prospects. Casual, low skilled work does not provide adequate income or financial stability for single mother families in the immediate or long term. Its precarious nature leaves them vulnerable to job loss\textsuperscript{121} and poverty, particularly in the current climate of increasing workforce casualisation\textsuperscript{122}. Contrary to popular perception, single mothers enter employment at similar rates to coupled mothers, however they are more likely to exit employment due to the type of jobs they tend to fill, among other factors\textsuperscript{123}.

National and international research has consistently shown a connection between employment – especially secure, high-quality employment – and economic wellbeing for single parents, and that work-related policies and programs matter “a great deal” in improving their employment outcomes\textsuperscript{124}. Moreover, tertiary-educated single mothers experience increased earnings and higher rates of employment, in addition to improved health and greater civic engagement. Their children are also likely to experience improved outcomes\textsuperscript{125}.

Although casual work does provide mothers with some degree of flexibility, the costs associated with this work - for example, the loss of leave benefits - are now outweighing any other benefits, especially for women\textsuperscript{126}. Penalty rate cuts for those who work in the hospitality and retail sectors further undermine women’s financial security, placing additional pressure on women who make up most of the retail and hospitality workforce\textsuperscript{127}.

Single mothers want to work. They have the highest workforce participation among income support recipients\textsuperscript{128}. However, single mothers need family-friendly jobs that do not force them to forgo financial stability in order to attend to their parenting duties. Single mothers should not have to decide between financial security or being available to their children in the evenings or when they are sick. They want and need school-hour jobs, job security, job share positions, flexible work conditions, family-friendly workplaces, equality in pay and entitlements, and accessible and affordable childcare\textsuperscript{129}. Workplace flexibility not only benefits those with children and their families. It benefits workplaces and employers through reduced absenteeism; attraction of highly skilled employees; maintained and improved productivity; increased retention, leading to lower recruitment and training costs, and recognition as an employer of choice within an industry or sector\textsuperscript{130}.

Although there is evidence to suggest that more workplaces are starting to introduce family-friendly provisions, there are arguments that work is also becoming more stressful and intense\textsuperscript{131}, as well as increasingly casualised. In addition, family-friendly arrangements are more likely to be offered to better-trained and higher-skilled employees\textsuperscript{132}, which means that single mothers with their lower level of educational attainment are less likely to benefit from flexible working hours and other family-friendly provisions. According to the ABS\textsuperscript{133}, 15 per cent more single parents than partnered parents left school before year 12, and twice as many partnered parents than single parents hold a university qualification. These realities combined with casulisation and penalty rate cuts create tensions between work and home life for single mothers. Low status in the workplace means they may have little control over their work schedules, resulting in conflicts with family-related commitments, which in turn impact on mental health\textsuperscript{134}. Work-family conflict is a significant contributor to overall poor mental health. Alternatively, mothers may experience job loss or loss of career development opportunities if they prioritise their children over their jobs. The effects of job loss are particularly serious in the absence of a secondary breadwinner, child support and adequate welfare payments.

\textsuperscript{114}Australian Institute of Family Studies 2015.
\textsuperscript{116}Australian Council of Social Services 2016.
\textsuperscript{117}Goward, P et al 2005.
\textsuperscript{118}Australian Bureau of Statistics 2007.
\textsuperscript{120}Australian Bureau of Statistics 2007.
\textsuperscript{121}Carney, T & Stanford, J 2018.
\textsuperscript{122}Baxter, J & Renda, J 2011.
\textsuperscript{126}Ibid.
\textsuperscript{128}Ibid.
\textsuperscript{129}Larkman, T 2005.
\textsuperscript{130}Ibid.
\textsuperscript{133}Goward, P et al 2005.
\textsuperscript{134}Ibid.
\textsuperscript{135}2007.
2.3.4 Inaccessible, expensive and low-quality childcare

Single mothers’ experiences around employment and child support are compounded by inaccessible, unaffordable and low-quality childcare. Issues of childcare accessibility, affordability and quality can seriously undermine a woman’s ability to work, thus excluding her from the workforce or limiting her options. While the Australian childcare system is generally considered of high quality and reasonably affordable, childcare is not always available, while there is some evidence to suggest its affordability and quality have declined. According to Brady, the Australian system of childcare is inflexible and not compatible with non-standard work schedules. Childcare centres generally operate from 7.30am to 6pm and do not allow families to alter their bookings from week to week, which presents problems for single parents who require non-standard hours of childcare and who may have rotating rosters. For example, women in casual work are not guaranteed childcare on the days they are called into work, and are therefore at risk of reduced hours and pay as well as job loss.

Moreover, demand for childcare far exceeds supply and the cost can make it prohibitive for those on low incomes and with more than one child. According to the Household, Income and Labour Dynamics in Australia survey, the average childcare costs for single parents rose by 104 per cent from 2002 to 2014, to an average of $114 a week. This was before the introduction of the New Childcare Package in July 2018. While this package is expected to deliver more affordable childcare to “most low and middle income working families,” costs are expected to increase for ‘disadvantaged’ families, non-working families, part-time working and/or studying mothers, and those in precarious work due to the New activity test. Parents must be working several days a week to get the maximum benefit.

Already, there is evidence the New Childcare Package is disadvantaging vulnerable families. For example, there has been a drop in the number of vulnerable families claiming childcare subsidies due to new activity test, tightening of criteria for temporary financial hardship, more stringent processes for children potentially at risk, and difficulties navigating the new childcare system. The number of children supported by the childcare safety net – now the additional subsidy – fell from 21,000 to 14,000 between July and September 2018. Within this group, the biggest drops were among those claiming child wellbeing, temporary financial hardship and transition to work subsidies.

Alongside ongoing issues of affordability and accessibility, Australian parents may also experience issues of childcare quality. According to the Melbourne Institute, parents’ satisfaction with the quality of childcare has declined in recent years, with implications for women’s participation in employment and children’s wellbeing:

<table>
<thead>
<tr>
<th>Year</th>
<th>Satisfaction</th>
<th>Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002 - 2003</td>
<td>38.8%</td>
<td>+8.8%</td>
</tr>
<tr>
<td>2013 - 2014</td>
<td>36.2%</td>
<td>+1.4%</td>
</tr>
</tbody>
</table>

The number of parents with children under five who experienced moderate and significant difficulties accessing childcare increased between 2002 - 2003 and 2013 - 2014 – from 30 and 34.8 per cent, respectively, to 38.8 and 36.2 per cent.

Parental dissatisfaction with childcare quality has increased in conjunction with privatisation of childcare, particularly long day care; moderate and significant difficulties accessing any care; demand for formal childcare (and a corresponding decline in informal care), and the cost of childcare.

126 Brady, M 2016.
127 Ibid.
128 Goldblatt, B 2017.
135 In Australia, the for-profit sector now represents over half of childcare services and 66.5 per cent of long day care services (Productivity Commission 2015).
136 Baker, J 2019, ‘Really worried’: Big drop in vulnerable families using childcare’, SMH.
2.3.5 Housing shortages and increasing rents

Housing shortages and increasing rents are among other trends negatively impacting single mothers’ financial security. Low income single mothers, especially those in receipt of welfare payments as their primary source of income, are likely to experience housing stress, if not homelessness, and are at increased risk of poverty and violence in the current housing market. Housing in and outside metropolitan areas is out of reach for many single mother families:

The consequences of not being able to access affordable housing can be deadly for women experiencing domestic violence. According to the Council of Single Mothers and Their Children (CSMC)\textsuperscript{147}, housing is increasingly a source of despair for women who have experienced domestic violence, leaving them vulnerable to homelessness and returning to abusive relationships. Domestic violence is currently the number one cause of homelessness for women and children in Australia\textsuperscript{148} where an average of one woman per week is murdered by a current or former intimate partner\textsuperscript{149}.

2.4 Impacts of single mother poverty

Contrary to popular perception, single parenthood does not help explain the differences in wellbeing found between single parent families and other families\textsuperscript{150}. Rather it is a family state that increases the likelihood of material deprivation and income poverty, which in turn impacts on wellbeing\textsuperscript{151}. Indeed, income is the most important factor contributing to the differences in wellbeing found in single parent families and other families\textsuperscript{152}. As income increases, food insufficiency decreases\textsuperscript{153}. Overwhelmingly studies from the last 50 years argue that there are significant positive effects of income for children’s outcomes, ranging from cognitive development and school attainment to social and behavioural development, as well as mental and physical health\textsuperscript{154}.

Poverty has multiple effects in the lives of single mothers and their children with economic costs for governments and society\textsuperscript{155}. These include both direct and indirect impacts, as well as short-and long-term effects.

The hard road: Economic and social impact survey of listed properties across the entire Australian rental market are suitable for single parents on a minimum wage

- 3.8%

This decreases to 0.05 to 0.08 per cent in metropolitan areas where single parents are in receipt of PPS

- 0.05%

Only 0.01 per cent of the metropolitan rental market is accessible to single parents in receipt of NSA\textsuperscript{146}.

Single mothers and children living in poverty can experience:

- a lack of resources to meet basic needs,
- homelessness,
- poor mental health, and
- poor physical health.

In addition to the above issues, children can also experience:

- neglect and abuse, which is related to maternal health,
- behavioural problems,
- issues with school engagement and attendance,
- social exclusion and bullying,
- poor education and employment outcomes,
- exclusion from extracurricular activities, and
- exclusion from leisure activities\textsuperscript{156}.

\textsuperscript{143} Melbourne Institute 2017.

\textsuperscript{144} Anglicare Australia 2019.


\textsuperscript{146} Goldbatt, B 2017.


\textsuperscript{149} Ibid.

\textsuperscript{150} Dinh et al 2017.


\textsuperscript{152} Ibid.

\textsuperscript{153} Gault, B & Milli, J 2018.

64% spent on accommodation

Single parents with dependent children spend 64 per cent of their weekly disposable income on housing and accommodation, which is double the Australian standard benchmark. Many single parent families are then unable to afford food or other basic items, such as prescribed medications, heating and cooling, white goods, and a telephone and internet connection.

$14.35 a day to live on

Consequently, they experience the most financial strain, surviving on a meagre $14.35 per day once these expenses are considered.

1.7 x likely to face food insecurity

Children in monetary poverty are more than 1.7 times more likely to face food insecurity.

37% access emergency relief services

As a result, single parent families make up 37 per cent of those accessing emergency relief services despite comprising only 14 per cent of the Australia population.

15% of mothers have been homeless

15 per cent of all mothers have experienced homelessness.

32% of single mothers have been homeless

However, homelessness is more likely to affect single mothers, with almost a third having experienced homelessness at some point.

10% of coupled mothers have been homeless

This is compared with 10 per cent of mothers in coupled families.

4 x more likely kids from jobless families will be homeless

Children from ‘jobless’ families who experience higher rates of poverty are more than four times more likely to be homeless than kids in families where an adult works.

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159 The Salvation Army 2017.
161 Australian Research Alliance for Children and Young People 2019.
2.4.2 Maternal health, life satisfaction and child wellbeing

Poverty also seriously compromises maternal mental and physical health, which in turn impacts children. Single mothers are more likely than other women to experience poor mental health, including suicidal thoughts and self-harm, to which economic status is a major contributing factor. According to the ABS, they are also more likely than coupled mothers and other women to report lower rates of life satisfaction:

<table>
<thead>
<tr>
<th>Single mothers rate life satisfaction at</th>
<th>Women with no children have the highest rate of life satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.9/10</td>
<td>7.8/10</td>
</tr>
<tr>
<td>Compared to 7.8 for coupled mothers</td>
<td>8/10</td>
</tr>
</tbody>
</table>

Where 0 means ‘not at all satisfied’ and 10 means ‘completely satisfied’.

Increases in family income via child support not only improve financial security – they increase mother’s reported happiness, self-worth and self-efficacy, with positive outcomes for children. Significant reductions in investigations for maltreatment of children are reported where families receiving child support payments are able to retain all of their social security payments. Low income also impacts on mothers’ physical health with implications for mothering and child wellbeing. A clear relationship exists between low income and higher incidence of chronic health conditions and diseases.

2.4.3 Behavioural issues

Behavioural problems of poor children are well established and are also linked to poverty, low income and low socioeconomic status. Particular parenting styles, such as psychological control, along with life satisfaction of the mother, also explain this correlation. The general wellbeing of the mother, along with mental health problems around stress and depression, are critical in understanding this connection. Family financial struggles force parents to focus on immediate material requirements, disrupting effective parenting practices and negatively impacting emotional and relationship functioning. The absence of economic resources impacts heavily on a parent’s ability to create an environment that supports their children’s development. High levels of social behaviour and fewer behavioural problems, as well as better academic achievement, are observed among children when financial pressure is alleviated and parents have the resources to meet their family’s needs.

2.4.4 Education and employment

Australian children living in poverty can also experience poor education and employment outcomes. Deprivation of food, clothing and other materials can reduce the engagement of children with school, their development and ultimately employment opportunities because of hunger, shame or being excluded or marginalised. Poverty also impacts on learning at home. According to the Australian Alliance of Children and Young People, single mothers are twice as likely to be bullied or face social exclusion, while children in monetary poverty are almost two and a half times as likely to be missing out on learning at home, and nearly twice as likely to lack good relationships with friends.

Poverty reduction for children results in improved health, education and employment outcomes – even if they have equal access to health and education. The United Nations International Children’s Emergency Fund reports that the hidden costs of education stop many children in developing countries from taking advantage of ‘a nominally free education.’ Despite an education system promoted as free, schooling in Australia involves constant, ongoing costs ranging from stationery to textbooks to uniforms and school excursions, not to mention in-class costs for materials or extra activities and opportunities.

The national Economic and Social Impact Survey highlights the cost of schooling in Australia as well as how this disadvantages poor children:

1/2 of Australian children under 17 cannot afford school items.

56% 56 per cent do not have money to participate in school activities.

3 in 5 Almost three in five parents cannot afford an internet connection for their child.

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113 In its 2014 General Social Survey, the ABS measured life satisfaction according to “How people evaluate their life as a whole, rather than how they feel at present or how they feel about particular aspects of their life.”
121 2019.
122 Australian Council of Social Services 2018.
123 2007, Law reform and implementation of the Convention on the Rights of the Child, Innocenti Research Centre, Florence, Italy.
The ‘digital divide’ intensifies educational inequality, limiting access to information, knowledge, educational apps and social networks. Unsurprisingly, affordability is the key barrier to greater digital inclusion for single parents which clearly impacts the access of their children to the internet. The Australian Digital Inclusion Index shows that the socioeconomic disadvantage experienced by single parents translates into digital disadvantage as it impacts both the affordability, as well as quality of service. Higher dependence on rental properties, greater uncertainty and higher mobility mean barriers to fixed broadband investment, which offers more cost effective, higher speed packages. Extracurricular activities are another important feature of children’s education, and participation in them also affords a sense of social inclusion. However, 55 per cent of Australian families cannot afford hobbies or outside activities for their child/children, with consequences for children’s physical as well as mental health and wellbeing.

Extracurricular activities are another important feature of children’s education, and participation in them also affords a sense of social inclusion. However, 55 per cent of Australian families cannot afford hobbies or outside activities for their child/children, with consequences for children’s physical as well as mental health and wellbeing.

2.4.6 Long-term effects of poverty for children

Children who grow up living with persistent disadvantage, financial exclusion and hardship are likely to experience overwhelming impacts long term. Some examples include poor development of the nervous system, poor cognitive and socioemotional development, and lifetime-reduced occupational attainment. These effects are in addition to the physical and mental health impacts of poverty experienced into adulthood, as well as in childhood. A shortage of financial resources means they do not have access to critical goods, opportunities and activities for developing social connections with others. This translates into a likelihood that these children will experience hardship and poverty as adults when they will live with poorer health, developmental, social and educational outcomes.

55% of Australian families cannot afford hobbies or outside activities for their child/children.

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176 The Salvation Army 2017.
182 The Salvation Army 2017.
The Effectiveness of WTW in Assisting Single Mothers into Sustainable Employment

A Literature Review
The literature review sought to analyse the effectiveness of WTW, including employment services programs, in assisting single mothers into sustainable employment. Based on this review, WTW has not been successful in achieving sustainable employment for single mothers. Single mothers tend to be ‘pushed’ into ‘dead-end’ jobs that afford little immediate or long-term financial security, or are otherwise not adequately supported to find employment. There is a lack of recognition by WTW policy and providers of employment barriers, of single mothers’ caring responsibilities and employment preferences, aspirations and experience. Entrepreneurship or self-employment is directly discouraged and available training is often inadequate or unhelpful in assisting single mothers into employment. Negative experiences with Centrelink and employment services staff, such as hostility and discrimination, work to further undermine single mothers’ employment prospects, creating stress, eroding self-esteem and confidence, and negatively impacting on health. Overall, WTW has exacerbated the economic insecurities of poor women and their children, rather than increase their economic participation, financial security and wellbeing. These findings are discussed in more detail below.

3.1 Financial insecurity experienced by single mothers engaged in WTW

Welfare states across the industrialised world have struggled to adjust to the ‘new social risk’ of single parenthood180. Australia is no exception. Literature suggests that the goal of mandatory participation requirements to increase workforce participation, decrease financial insecurity and improve wellbeing among single parents has not come to pass181. WTW has exacerbated the economic insecurities of poor women and their families182, rather than increase their economic participation183, resulting in cases of food and housing insecurity184. According to an Anglicare Australia report185, 150,000 single parent families were pushed into poverty following the introduction of WTW. WTW is clearly not working for single mothers in its current form.

The goal of mandatory participation requirements to increase workforce participation, decrease financial insecurity and improve wellbeing among single parents has not come to pass.

An exception is seen in the case of the Working Credit program which has been reported as helping maintain employment186. Working Credit, introduced in 2003, allows recipients of NSA to accumulate ‘working credits’ during periods in which they have no or little earnings187. According to Leigh et al188 the implementation of Working Credit was followed by a statistically significant improvement in labour market attachment for…women on PPP and PPS, largely driven by the economic improvements that coincided with the policy’s introduction. However, the largest improvements found in labour force attachment were amongst those who had been in receipt of payment the longest, suggesting that the general improvements in economic conditions were not solely responsible for the results uncovered in the ‘before and after’ Working Credits analysis.

Single parents in the workforce have experienced the largest (and mostly non-recoupable) losses since the introduction of WTW189. WTW left single parents who worked three days a week $6,391 a year worse off, while those with no private income were left $5,750 a year worse off190. Those who benefited from WTW tended to have higher control facilitated through enhanced skills or qualifications, increased confidence in their employability, ability to access employment that is compatible with caring responsibilities, and earnings sufficient to improve their standard of living191.

180 Hubgen, S 2018.
182 Brady, M & Cook, K 2016.
183 Grahame, T & Marston, G 2012.
185 Anglicare Australia 2017.
Single mothers’ poverty increased after the introduction of WTW for several reasons:

- the rate of NSA is lower than the rate of PPS,
- parents lose more of any income earned when in receipt of NSA,
- the costs of raising children increase over time rather than decrease, and
- single mothers had to use expensive care options due to shortages of subsidised after school care.¹⁹²

Rigid application of participation requirements also negatively impacts on single mothers’ income. The literature includes accounts of single mothers taking time off work to attend compliance activities, leaving better-paid work for lower-paid work in order to do the 30 hours of required employment per fortnight, and experiencing a drop in living standards without improved prospects for employment. These experiences demonstrate that participation activities are counterproductive when rigidly applied.

3.2 Single mothers ‘pushed’ into ‘dead-end’ jobs

Single mothers require sustainable employment – that is, jobs that are secure, provide adequate pay and entitlements and are compatible with caring responsibilities.¹⁹³ This may include ‘quality’ part-time work while children are young and work that is within school hours and in places near homes and schools.¹⁹⁴ Managing the logistics of caring and working is just as important to single mothers as finding affordable childcare.¹⁹⁵ However, the literature overwhelmingly suggests that jobactive providers do not assist single mothers into sustainable employment.¹⁹⁶

Single mothers with mandatory participation requirements are, at best, directed toward low-paid and precarious employment; and at worst, they are not assisted to find employment, or indirectly discouraged from pursuing tertiary education or entrepreneurial activities that could result in longer term financial security and job flexibility.

Single mothers in McLaren, Maury and Squire’s research on the experiences of single mothers on WTW, generally found employment through their own efforts and received little assistance in relation to CV writing and other activities that would support them into work. Other studies found that employment services tended to ‘push’ single mothers into ‘dead-end’ jobs, rather than consider their experience, training and qualifications, or work with them towards longer term employment goals and aspirations.¹⁹⁷ For example, Lewis et al.’s²⁰⁰ survey of employment services staff revealed that only 19 per cent of decisions made in relation to employment were based on clients’ preferences.

¹⁹² Brady, M & Cook, K 2015.
¹⁹⁴ Bodsworth, E 2010.
¹⁹⁵ Hodsworth 2017.
¹⁹⁶ Bodsworth, E 2010.
¹⁹⁸ Cook, K & Noblet, A 2012.
¹⁹⁹ Grahame, T & Marston, G 2012.
²⁰² Boddsworth, E 2010.
Single mothers have employment goals which include a desire for secure, ongoing work, jobs 'with a future' and work that utilises their existing skills and experience.

The placement of single mothers into precarious jobs is not due to a lack of effort or motivation on the part of WTW participants. Research shows that single mothers have employment goals which include a desire for secure, ongoing work, jobs 'with a future' and work that utilises their existing skills and experience. Single mothers "resent" the emphasis of employment services on 'taking any job' not because they see themselves as 'above' this work, but because they feel it compromises longer term employment goals.

An income support system that provides better long-term employment outcomes for single mothers would utilise existing skills and experience in some way and support recipients into work that is rewarding, related to their aspirations, and flexible but well-paid. Recommendations of the Employment Services Expert Panel - handed down in March 2019 - include greater investment in women within the jobactive program as well as more personalised services, more input from jobseekers, and tailoring of the job plan to individual needs and goals; however, it is unclear at this stage how such recommendations might impact single mothers.

The placement of single mothers in precarious work is partly due to the types of industries employment services have contracts with. Single mothers in a study by Juanita, Maury and Squire were typically moved into jobs that were limited to the existing contracts of providers, such as those in manufacturing and hospitality. Such industries are likely to offer low-paid or insecure work. These outcomes are also due to the low pay of NSA, which makes study for improved employment outcomes challenging, the training offered through employment services, which is limited and unlikely to result in the kinds of employment that can support a family, and, the focus of providers on compliance rather than supporting jobseekers into sustainable employment.

This focus on compliance can also act as a deterrent to activities that can lead to sustainable and rewarding work for single mothers. Single mothers may give up on study due to having multiple roles and tasks which include parenting, part-time work and maintaining compliance with WTW.

—or because it is not supported by jobactive providers or considered an approved activity. For example, a single mother interviewed in a study by Bodsworth on the factors influencing welfare recipients' decisions to return to work or increase their working hours, recounted her frustration that her postgraduate studies were not counted as an approved activity by Centrelink: "I never had any choice and control over my plan. I was doing a masters, looking for 20 jobs a fortnight and I am a part-time carer. The masters was not considered to be an approved activity. At the time, because I had a bachelor's degree, I couldn't do the certificate courses".

Support of single mothers' education and employment goals is crucial, especially as the prevalence of casual work increases. Individual factors, such as educational attainment and work history, play an important role in single mothers' ability to engage in secure and adequately paid employment as those with higher levels of human capital are more competitive in the economic market. Greater investment in single mothers' education and training will improve their employment outcomes given they generally have lower educational attainment and less work history than coupled mothers; it will also lead to better outcomes for their children and greater economic prosperity for society overall.

The benefits of financially supporting single mothers who are studying include increased economic security for their families and better quality of life and academic performance among their children.
Single mother entrepreneurs who are setting up businesses also face challenges navigating the system. Many business activities are not counted towards their mutual obligation requirements, jobactive providers are not trained or equipped to provide necessary support, and the up-and-down nature of business income and time commitments are not properly accommodated. For example, single mothers experience difficulties with reporting requirements and income calculations that are “unsuited to non-standard forms of work.”

One single mother from the literature was forced to abandon her freelance administration business, because reporting her income to Centrelink was as she described it, “a nightmare from hell.” Others had to take up part-time work because the hours spent setting up a business “were not counted as meeting obligation requirements because they are not paid.”

Moreover, while New Business Assistance with NEIS addresses many of the issues single mothers face on VTW through the reduction of counter-productive reporting obligations, provision of a consistent allowance regardless of fluctuations in business income, and access to tailored mentoring and training, this option is unavailable for most single mothers. This is due to the low rate of the fixed payment, which is capped at the single, no-children rate of NSA, as well as the expectation that NEIS recipients devote full-time hours to the project. Further, many jobactive providers are unsure of the rules of the NEIS so simply believe it is too complex to refer single parents on to it.

Self-employment is a viable pathway to financial independence and security for single mothers. The flexibility and financial potential of self-employment can offer single mothers the solutions to problems they are likely to encounter in mainstream employment, such as inaccessible and unaffordable childcare, family-unfriendly workplaces, and precarious and low-paid jobs. Self-employment is also likely to improve the mental and physical wellbeing of single mothers who are either unemployed or in mainstream employment and contributes to social progress and economic growth.

In contrast, there are several negative implications associated with precarious mainstream employment for single mothers and society. These are discussed throughout the literature. For example, such work tends to create strain and financial difficulty where single mothers are forced to take days off work due to sickness (their own or their dependents), as such work does not provide employees with the safety net of leave. In some cases, single mothers are forced to send children to school sick or go to work sick themselves because they cannot afford to take unpaid leave.

If employment is low-paid single mothers are unlikely to increase hours of paid work, resulting in ongoing dependence on income support. Single mothers do not want to work just to pay for the costs of childcare and will weigh up whether increasing hours of paid work is worthwhile in terms of financial gain for the family. They are unlikely to increase hours of employment, which results in reduced time with children, if the financial gain is minimal. Such barriers can “create ‘poverty traps’, in which returning to work incurs additional costs in childcare and transport while wages earned are insufficient to offset the loss of government benefits and related health care and transport concessions.” In other words, low-paid and precarious work does not translate into self-sufficiency.

Moreover, those placed in precarious work are unlikely to remain employed, much less progress toward a career that offers financial stability. Less than half of job placements through jobactive led to a 100 per cent reduction in income support and a paid 26-week outcome between March 2017 and April 2018. One reason provided by the Department of Jobs and Small Business for this high turnover is that the jobs secured for recipients were only temporary. In addition, between March 2017 and April 2018, over half of jobseekers were placed in casual work and only 35.6 per cent in permanent employment. This comes at a huge cost to the Government, which spends $1.3 billion a year on jobactive alone.

The type of employment entered through mandatory employment activities, and a lack of recognition by employment services of recipients’ goals, experience and preferences, can also impact on single mothers’ wellbeing. According to Cook and Noble, the job satisfaction of single mothers engaged in mandatory employment activities was significantly lower than other employed females. The largest gap in job satisfaction was with job security, followed by total pay and hours of work. Low job satisfaction was in turn linked to casual employment, which had the effect of increasing parental distress. The tensions caused by mandated employment in typically casual jobs that do not offer benefits that are important for families help explain why higher parental distress was associated with lower job satisfaction. A lack of recognition of single mothers’ identities as workers also damages self-esteem, affecting single mothers’ capacity for autonomy, their job satisfaction, financial security and employment outcomes.

Global Sisters Single Mum’s Literature Review

217 Bodsworth, E 2010.
220 Ibid, p. 29.
223 Ibid.
226 Bodsworth, E 2010.
228 Ibid.
229 Ibid.
230 Council of Single Mothers and Their Children 2018, Submission to the Department of Jobs and Small Business: the next generation of employment services.
233 The Department of Jobs and Small Business 2018a.
235 2012.
236 Grahame, T & Marston, G 2012.
3.3 ‘Work-first’ approach to welfare unsuited to those with primary caregiving responsibility

Findings from literature suggest that the ‘work-first’ approach of WTW is unsuited to those with primary caregiving responsibility, and as such, it compromises single mothers’ employment outcomes and financial security. Reasons cited by research include that the policy fails to adequately consider single mothers’ tendency to prioritise children over employment, preference for part-time work, and caring responsibilities.

Single mothers’ ethic of care and preference for part-time work while children are young is noted in both qualitative and quantitative literature. Grahame and Marston’s qualitative study of 21 single mothers on WTW revealed that even though “the normalisation of paid work was clearly evident” in women’s interviews, single mothers tended to prioritise their children over paid work. Supporting this are national statistics that show that single mothers’ participation in paid work increases with the age of her youngest child. Single mothers’ preference for part-time work while children are young is also noted by several academic studies. For example, the Social Research Centre found that three quarters of unemployed PPS recipients surveyed in its study on customer and community attitudes to working age participation requirements reported a preference to be in paid work, preferably part-time work.

The value women place on caregiving (and the gendered nature of this work) is not adequately recognised by the welfare system as priority is given to paid work in WTW policy implementation. Although WTW technically facilitates single mothers’ part-time employment through requiring principal carers in receipt of NSA to undertake 30 hours of mutual obligation activities per fortnight, the reality is that single mothers on NSA struggle to make ends meet on part-time earnings. This puts them “between a rock and a hard place” when it comes to making decisions about work and children. That is, single mothers on WTW must decide how much time to invest in their financial security versus caring for children, all the while having to work through mandatory participation requirements for payments that fall below the poverty line. A further challenge emerges when single mothers are not able to access practical support from family, friends or the other parent.

By mandating participation requirements, WTW also understates the significance of parenting in children’s lives once they turn eight and how caregiving continues to impact on single mothers’ ability to work – much less work and study for a secure financial future. Ten to twelve year-olds, for example, receive 36 hours of care a week from parents, which is the equivalent of a full-time job.

The literature points to several scenarios experienced by single mothers on WTW:

- exhaustion, illness and strain where single mothers take on full-time hours,
- return to a less-than-ideal relationship due to struggling with paid work and care of children, and
- financial insecurity where single mothers remain in low-paid and precarious part-time work.

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237 Ibid, p. 81.
238 Australian Bureau of Statistics 2017b.
239 Bodsworth, E 2010.
244 Ibid.

Cook, K & Noblet, A 2012.
Single mothers on WTW who work part-time are vulnerable to poverty for two major reasons. First, most work that is part-time or flexible and offered by job agencies is insecure and poorly paid\(^{245}\).

Many single mothers can only access precarious work due to caring responsibilities and the kinds of available jobs they are encouraged to apply for under WTW\(^{246}\).

Second, the NSA does not sufficiently subsidise part-time work. As indicated earlier, single mothers who combine part-time or casual work with the NSA are especially at risk of financial insecurity because the rate is lower than the rate of PPS and parents lose more of any income earned when in receipt of NSA\(^{247}\). Thus, in practice, WTW does not support part-time employment for parents. The lack of recognition of the role of caregiving in women’s lives is also evidenced by the rigid nature of participation requirements across population groups\(^{248}\). Participation requirements constrain the ways in which single mothers can combine paid work with parenting\(^{249}\). This can ‘spill over’ and negatively affect children as well as single mothers’ employment outcomes and financial security. More specifically, participation requirements can compromise the emotional wellbeing and safety of children where single mothers are forced to prioritise compliance over children. Single mothers expressed a number of concerns in the literature regarding their children’s safety and wellbeing while engaged in mandatory participation requirements\(^{250}\). These included:

- leaving younger children alone due to participation requirements or subsequent employment conflicting with available childcare,
- leaving older children unattended for long periods of time,
- not being around to support older children during difficult periods, and
- not being around to support children following parental separation.

Conversely, parents may disengage with employment, experience financial insecurity, and cycle on and off welfare if they prioritise children in these circumstances, especially where they have been placed in low-paid and precarious work. Such work is likely to create tensions between working and parenting roles as it tends to offer fewer family-friendly provisions than better paid work\(^{251}\) and does not generally provide job security or leave benefits.

The role of caregiving in women’s lives is further minimised by welfare program, ParentsNext, which was the subject of a Senate inquiry between December 2018 and March 2019. This program is a concerning development in WTW policy as it has been heavily criticised by experts, advocates and some politicians for ignoring the role of parenting in the lives of infants and young children\(^{252}\).

The vast majority or 96 per cent of participants are women.

Three quarters are single mothers. 3/4

19% or 14,000 are Indigenous participants, and all have young children between six months and six years of age\(^{255}\).

The requirement for mothers with young infants and preschool aged children to engage in compulsory activities is concerning given they “carry a heavy load of unpaid caring work”\(^{256}\) and suggests the program does not value or recognise this work\(^{257}\). As a result, many of the participants are forced to take on casual or insecure jobs that are flexible and allow them to take care of their children\(^{258}\). This has the effect of “reinforc[ing] gender inequities in employment”\(^{259}\) rather than preparing ‘disadvantaged’ participants for sustainable jobs.

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\(^{245}\) 2012.
\(^{246}\) Campbell, M, Thomson, H, Fenton, C & Gibson, M 2016.
\(^{247}\) Brady, M & Cook, K 2015.
\(^{248}\) Bodsworth, E 2010.
\(^{249}\) Graham, T & Marston, G 2012.
\(^{251}\) Centre for Excellence in Child and Family Welfare 2019; Submission to the inquiry into ParentsNext.
\(^{252}\) Equality Rights Alliance 2019; Submission to the inquiry into ParentsNext.
\(^{253}\) Good Shepherd Australia and New Zealand, Submission to the inquiry into ParentsNext.
\(^{254}\) Australian Council of Social Services 2019; Submission to the inquiry into ParentsNext.
\(^{255}\) Australian Human Rights Commission 2019; Submission to the inquiry into ParentsNext.
\(^{256}\) Good Shepherd Australia and New Zealand 2019.
\(^{258}\) Equality Rights Alliance 2019.
\(^{259}\) Good Shepherd Australia and New Zealand.
\(^{259}\) Unityng Tas. Vic 2019.
\(^{259}\) Ibid, p. 2.
3.4 Experiences with Centrelink and employment services staff negatively impacting on employment outcomes

A lack of recognition of the impact of caring work on single mothers’ ability to participate in employment is not only evident in policy design and rigid application of participation requirements. It’s also evidenced in single mothers’ accounts of interactions with Centrelink and employment services staff, suggesting there is also a lack of understanding among some staff regarding the parenting role of single mothers on WTW, which can also impede sustainable employment. Experiences of single mothers include being made to take up work that clashes with caring responsibilities, devaluing of their role as mothers, a lack of recognition of their particular parenting circumstances, ambiguous messages about parenting and work, and a lack of understanding regarding the implications of being a single parent. These experiences act as barriers to entering or returning to the workforce, suggesting the policy assumption – that work under all circumstances is beneficial – is misguided in the situation of single mothers.

Other negative experiences reported in literature include discrimination, disrespect, hostility, bullying, intimidation, surveillance, and intrusion. In Davidson’s survey, only 33 per cent of respondents found their jobactive consultant supportive and respectful – 35 per cent did not. This was a source of anxiety reported by many survey respondents who felt consultants put them under pressure to find work. However, respondents often acknowledged the constraints that consultants worked under, especially high caseloads and an over-emphasis on benefit compliance in the jobactive system. However, aggressive interactions may come from a place of hostility, insensitivity, misunderstanding or ignorance.

Wellbeing and self-reliance are not just related to placement in a job. Aggressive or negative interactions can reduce the self-esteem and confidence of those at the receiving end. It can also undermine employment prospects and, ultimately, financial security. For example, single mothers interviewed for Grahame and Marston’s study reported experiences with Centrelink and employment service providers that had immediate as well as long-term effects on their emotional wellbeing and employment prospects.
3.5 Lack of recognition of personal and structural barriers impeding sustainable employment for single mothers

The literature notes a number of personal and structural barriers that impede single mothers’ entry into sustainable employment – barriers which are not sufficiently mitigated or recognised by WTW policy. Difficulties and time involved in accessing services and complying with reporting and other requirements also act as barriers to returning to the workforce.

Personal barriers experienced by single mothers, which were highlighted in the literature, include higher rates of mental health problems, such as anxiety and depression, and physical health problems, including those of their children; trauma; child behavioural problems; a lack of confidence or self-esteem following years of performing undervalued care work; lower levels of educational attainment; lack of experience, skills and training; unstable rental accommodation; greater incidences of substance abuse disorders; past experiences of physical or sexual violence; and post-separation abuse.

Personal barriers are not uncommon among single mothers on NSA. According to the Department of Human Services, one in 10 single parents receiving this payment have an indicator of vulnerability. The most common vulnerabilities are psychiatric or psychological, illness or injury, and a lack of literacy and language skills.

Literature suggests that single mothers who experience such vulnerabilities are not adequately supported into sustainable employment by employment services providers. According to the accounts of single mothers;

Providers are encouraged to push recipients toward certain outcomes (i.e., paid work) regardless of personal barriers. They do not adequately assist those with complex needs to prepare for employment, are not able to offer tailored, specialised services, and are not required to have the skills, training or accreditation necessary to assist vulnerable clients.

This is despite claims by the Department of Jobs and Small Business that it “delivers assistance to job seekers based on their individual needs and their Stream”. Stream B and C job seekers are identified by jobactive providers as facing moderate to substantial barriers to employment and receive additional support from jobactive staff. According to the Department of Jobs and Small Business, such support includes “relevant training” and referral to counselling, homeless and other support services.

Staff who are trained in dealing with complex needs are ideally placed to support vulnerable clients. This was recently recognised by the Employment Services Expert Panel which recommended implementing specialist providers who can assist groups who face specific barriers to employment. However, it is not clear whether specialist services will be set up to assist single parents. In fact, there is no mention of the needs of mothers in either the discussion paper or the consultation findings report produced by this panel.

Some individual circumstances of single mothers are even exacerbated under WTW. For example, the mental health of single mothers can be compounded with involvement in WTW due to difficulties navigating the welfare system and welfare requirements, while managing home and work responsibilities, and likely experiencing financial insecurity. Routine discretionary decisions by case managers and benefit payment errors, which can result in sudden and unpredictable changes to essential income sources, can add to this burden, with implications for employment.

WTW can also exacerbate single mothers’ experiences of post-separation abuse or leave them vulnerable to returning to abuse. According to the National Council of Single Mothers and Their Children, 22 per cent of single mother respondents on WTW returned to abusive relationships due to a lack of financial support. There is clearly a lack of government support processes for women leaving violent relationships while available support is limited. For example, the Crisis Payment - which can be paid to support a person leaving a violent relationship - can only be paid if claimed within seven days of the crisis, only if the perpetrator or victim has permanently left the home, only if the victim is already on an income support payment but is anticipating severe financial hardship resulting from leaving the violent relationship, is not clear whether specialist services will be set up to assist single parents.

- 275 Grahame, T & Marston, G 2012.
- 278 Cook, K & Brady, M 2016.
- 282 Davidson, P 2018.

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More than half of Australian workers are now without leave entitlements and there is only one job available for every eight unemployed or underemployed Australians.

The longer low-income mothers remain in violent relationships, the more their ability to sustain employment is impeded297. Women who experience domestic violence are also more likely to be in receipt of income support. According to Access Economics298, women who have experienced physical violence in the last three years are 35.5 per cent more likely than other women to rely on some form of government assistance (including family payments). Without adequate, compassionate and personalised support with domestic violence, mental or physical ill health problems and other personal issues, single mothers can struggle to support themselves and their families299. Thus, adequate government processes for supporting women leaving violent relationships are imperative to meeting the policy aims of increased economic participation, improved wellbeing and decreased financial security, as well as ensuring safety. Overall, consideration of the personal realities of single mothers’ lives is crucial for enabling single mothers’ entry into sustainable employment.

The literature also mentions a number of structural barriers to single mothers’ employment. They include issues around availability of employment, the existence of appropriate work opportunities, a lack of social support, the cost of housing, casualisation, costs associated with employment and, crucially, the availability and cost of childcare299. These barriers counter the potential of WTW to improve the circumstances of single mothers and facilitate sustainable employment291; they are not adequately mitigated by welfare policy, much less addressed by family and labour market policies. This is partly to do with the adult-worker model that underpins Australian social policy. The adult-worker model, meaning a model in which all capable adults are regarded as potential earners, has come to increasingly characterise welfare states across the industrialised world299. Such welfare states seek to ‘activate’ citizens rather than ‘passively’ provide income support. While some provide support for caregiving as well as employment, many do not. Australia is one of several liberal democratic states that provide limited support for caregiving while emphasising paid employment for single mothers293. While ‘earner’ policies might be framed in terms of gender equality, and work to engage women in the paid labour force, they notoriously provide limited state support for care, further impoverishing women294. These policies are most associated with poverty among single mothers, followed by carer policies that promote women’s traditional role as carer295. In contrast, the earner-carer policies of the Nordic countries, which support men and women to balance informal care work and employment, are the most successful in reducing single mother poverty296. Thus, the success of the adult-worker model, or its ability to engage single mothers in sustainable employment and support their financial security, depends on the extent to which it can accommodate caregiving responsibilities and enable women to access an independent living wage297.

The lack of recognition by welfare policy of the structural barriers to single mothers’ sustainable employment is also indicative of an income support system that has not kept pace with changes brought on by globalisation and deregulation. Changes include higher rates of casual work and job insecurity and reduced career progression. The income system still operates on a model of full employment and, as such, has “failed to...provide greater support and security to income recipients to manage the risks inherent in [insecure] forms of work”298. More than half of Australian workers are now without leave entitlements299 and there is only one job available for every eight unemployed or underemployed Australians298. This is echoed in findings from the Employment Services Expert Panel report. According to the report, the employment services system has changed “minutely” in response to significant technological and labour market changes experienced over the last two decades300.

299 Fraser, N & Stanford, F 2018. Other reference cited in this paragraph is Fraser, N & Stanford, F 2018.
301 The Department of Jobs and Small Business 2018b, p. 8.
Conclusion

A comprehensive literature review finds WTW is not delivering on its promise of greater economic participation, financial security and wellbeing for single mothers. Australia’s employment rate of single mothers is among the lowest in the developed world\textsuperscript{118} while single parent and child poverty have steadily increased since 2011. This is unacceptable to the community in a wealthy country like Australia.
Conclusion

Rather than being supported into well-paid and secure work that affords a degree of flexibility, the evidence shows single mothers are commonly placed in precarious jobs that offer little short or long-term security while their goals, experience and circumstances are overlooked by employment services. Leaving income support for low-paid or casual work does not result in the stated goals of greater economic participation, financial security and wellbeing for single mothers. It contributes toward ‘cycling’ between welfare and employment and may exacerbate social problems. This means the current contracted employment services arrangement does not provide pathways out of poverty for single mothers.

Broader consideration shows these experiences are set against a backdrop of workplace casualisation, increasing living and housing costs and rising homelessness among older single women. Half of the Australian workforce are now estimated to be in insecure jobs. Older single women are the fastest growing homeless demographic. In short, the future for single mothers looks very bleak, with consequences for all of society, especially children.

Single mothers want to work. They have the highest workforce participation among income support recipients. However, they need to balance their need to work with their caring responsibilities. Single mothers need school hour jobs, well-paid part-time jobs while children are young, job security, flexible work conditions, adequate pay and entitlements, and accessible and affordable childcare. It is imperative that the Government does more to facilitate sustainable employment for single mothers, if they are serious about improving the financial security and wellbeing of this large minority of Australians.

Greater investment in single mothers’ education, training and entrepreneurial activities will not only benefit single mothers. It is in the interests of policy makers to find ways to improve single mothers’ long-term employment goals. The human and economic costs of not doing so could prove costly as these women age and require access to housing and the full Age Pension. The long-term impacts of poverty on children are costly to society, too. Children whose mothers are supported with educational and employment goals and engaged in adequately paid employment or have lower-paid private income supplemented by government income support, experience short-term and long-term benefits as well. These include fewer behavioural issues, higher levels of positive social behaviour, and educational achievement.

However, it is crucial that support be delivered in ways that offer choice, dignity and real short- and long-term gains. Submissions to the Senate Inquiry into ParentsNext highlighted this. Although this program purportedly aims to prepare ‘disadvantaged’ parents of young children for work, which is laudable, numerous concerns were raised during the Inquiry regarding its implementation. These included inflexibility in program delivery, ill treatment of domestic violence survivors, payment suspensions, and encouragement of mothers of infants to take up work that offers no future.

The problem of single mother poverty is not only one of human capital and labour market trends – at its heart are gendered structural barriers that have not been sufficiently addressed or acknowledged by social policy. The policy assumption that ‘any job is a good job’ ignores the gendered nature of single motherhood and poverty, the structural and personal barriers to employment experienced by single mothers, and the impact of single mother’s caring responsibilities on their ability to work, as well as deteriorating labour market conditions. It is disconcerting that the employment services review discussion paper claims Australia’s job market has never been stronger, despite the problems of increasing casualisation and underemployment, which were recently noted by Carney and Stanford in their report on insecure work. Clearly, wellbeing and self-reliance are not just related to placement in a job. They are dependent on the interactions of Centrelink and employment services staff, as well as structural, gendered and personal realities.

The Australian Government can do more to recognise caregiving responsibilities and mitigate the effects of both structural and personal barriers to sustainable employment for single mothers by incentivising employment providers to provide more compassionate and personalised service and place single mothers in employment that is secure, flexible, accessible, and adequately paid. The creation of specialist providers and/or provision of staff training on single mother issues would go some way in improving the employment outcomes of single mothers who face complex forms of disadvantage.

Single mothers have a right under international law to meet their basic needs and such policies can help facilitate this. Bearing and raising children should not disadvantage women, marginalise them from the labour market, or prevent them from meeting these needs. Moreover, the share of the population experiencing single parenthood has increased and become more heterogenous, with the most common pathway into single parenthood being separation or divorce. Single parenthood is a ‘new social risk’ that must be better accommodated by policy makers who are serious about investing in the economic future of the nation as well as addressing gender inequality, human rights concerns and domestic violence. One in five households are headed by a single parent, mostly mothers, and one in three marriages end in divorce with many involving children.

If the Government’s assertions regarding the benefits of employment are to be realised, more single mothers will need to find positions that provide them with the flexibility and security required to support their families. Policy makers must implement strategies to facilitate this. This is not only essential to improving the financial security and wellbeing of single mothers. Such a move would represent a good economic and social investment.

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219 Laskman, T 2005.
220 Australian Government 2018b.
221 2018.
222 Ibid
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