

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN



CSMC
single... but not alone

What do single mothers identify they want from systems and supports to achieve financial security?

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GLOSSARY

<i>Single mothers</i>	Is a woman who has the sole care for her child/ren.
<i>Participatory Action Research</i>	Or PAR is described as ‘a series of cycles that ‘begin’ and ‘end’ with action and incorporate research continuously as feedback from and to action’ (Wadsworth, p,61). PAR is a research process that involves participation and action.
<i>Critical Reference Group</i>	Is made up of people who will directly benefit from the research who oversee and guide the progression of the project.
<i>Focus Group</i>	Are a group of people gathered to discuss a topic who are unknown to each other. There are 6-8 members who discuss the topic by introducing two or three associated questions to achieve understanding and insight.
<i>Stakeholders</i>	Are people or organisations that have a vested interest in the research.
<i>Qualitative</i>	Addresses who, which, what, when, where and why by gathering evidence in terms of verbal, written word, picture or other descriptive nature.
<i>Quantitative</i>	Is statistical information addressing the ‘how many’, or ‘what extent’ or ‘how much’.

1. Introduction

The Welfare to Work package was introduced by government as “the road to financial security”. The rhetoric is ‘Work will provide a path to a better life and a move away from poverty and isolation.’ This is too simplistic. Single mothers are confronted with a range of issues in achieving financial security. Just getting a job is not the answer. This research talks to single mothers to identify the issues and what they want to achieve financial security.

The Council of Single Mothers and their Children conducted a participatory action research to gather qualitative data from single mothers to inform them by asking; “What do single mothers identify they want from systems and supports to achieve financial security?”

“Instead of telling us what they think we need to do to get a job. They should actively listen to us”. Ann

A criticism by single mothers is they are not asked about their needs and wants, resulting in social policy that does not address barriers they face. This research involved talking to single mothers to identify other factors that contribute to financial security. Supports and services refer to income supports identified that enable single mothers to achieve financial security.

2. Background

Currently 22% of Australian families with dependent children are sole parent families of which 83% are headed by women. 73% of sole parent families are in the bottom 40 percent of income earners (BSL, 2006). Sole parent families are at significantly greater risk of poverty than any other family type (CSMC, 2006). Policy changes being implemented from ‘Welfare to Work’, family law and child support will impact on single mothers achieving financial security. These policy changes have been implemented as ‘what sole parents need’ to improve their living standards.

A woman who has a child is required to make adjustments personally and financially for her child. It can mean time out from the paid work force. Women whose relationship has ended often experience complex issues revolving around property and support for children which impacts on their capacity to be financially secure.

2.1 Aims and Purpose

The objective of this research is for single mothers to identify what their needs are and how they may be affected by current social policy. This research will assist the Council of Single Mothers and Their Children (CSMC) to initiate a proactive role as an organisation identifying strategies to advocate for and represent single mothers. This research is important for single mothers to have the opportunity to voice how systems and supports can best meet their needs as opposed to what government imposes as solutions for single mothers. The research will show that by barriers not being adequately acknowledged, policy fails to meet its intended objectives for single mothers.

3. Theoretical Framework

The theoretical framework for this discussion is feminism. The issues impact on contemporary policy and a feminist approach is the appropriate framework for situating the single mother voice within the debates.

There are many different feminist perspectives. The focus will be how patriarchal structures influence the nature and culture of social and systemic oppression attributing to single mother's experience. Feminist framework illustrates the masculine nature of public policy. The effects are expectations built on men's lives, unpaid labour not recognised, women socialised with an unawareness of the influences of patriarchy (Haralambos. p.16).

Structures in contemporary society do not recognise a woman's worth, attributes and needs; a nine to five mentality with unpaid overtime still exists in the workplace. Family friendly and part time work practices are still yet to be accepted and are associated with a non-committed or a lack of seriousness toward a profession.

4. Literature Review

The literature review sought to find information to give an understanding of the current financial position of single mothers. Further research information was sought to look at the income sources single mothers relied on. The resulting issues arising from these sources impacted on their ability to achieve financial security. A number of research papers provided a basis of understanding.

“As a group, sole parent families have a higher risk of poverty than other family groups” (Loxton, p.40). This information reveals the importance of identifying what single mothers need from supports and services to achieve financial security. The need further substantiated by the information “when income expenditure, deprivation, cash-flow problems and financial hardship were used to assess the presence of poverty, 40% of sole parent families had lived in poverty during the 1998-1999 Household expenditure survey (ABS 2000). This figure was four times that of the national average” (Loxton, p.40).

Current government policy expects single mothers to participate in paid work when their youngest child turns 6 as a means to improve their financial position. Loxton argues that paid work participation to improve economic wellbeing of single mothers is debatable because of a number of factors. “Walter (2002) found that paid employment participation in lower paying jobs resulted in sole mothers having lower material wellbeing than if they had remained on government benefits” (Loxton, p.40). A number of issues were identified as barriers to participation in the paid work family responsibilities and childcare issues, poor health, lack of skills and recent experience, and transport difficulties.

Loxton (2005) informs housing status by commenting “Sole parents appear to be less likely than other family types, with the exception of singles under 35 years, to own their own home (ABS 2004b). The 1997-1998 Survey of Income and Housing Cost revealed that 15% of one parent families were home owners, 24% were home purchasers, and 60% were renting (ABS 1999)”.

The experience of abuse in relationships and the impact of economic wellbeing were discussed by Loxton. The focus of the research was on the long term impact of economic wellbeing which concluded not surprisingly that single mothers are likely to face a difficult time in retirement. Loxton discussed issues that give insight to the barriers single mothers face in achieving financial security from this research information has been obtained that can assist in problem solving current issues that lead to long term financial hardship.

To expand on the experience of abuse in relationships, Branigan states “Following relationship breakdown, financial abuse commonly continued through: avoidance or minimization 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”. Branigan makes critical points in understanding the role supports and services play in financial security by stating, “State bureaucracies that mediate relationships between families and money were also reported as sites of financial abuse. The Family Court, Centerlink, the Child Support Agency and financial institutions were all cited by women as either causing or perpetuating their financial difficulties”. Single mother’s experience of Centerlink and financial institutions as services to achieve financial security were found to present barriers of obtaining correct information to access financial entitlements, credit and loans.

Centerlink as a service for income support must be understood from a government policy viewpoint. The policy titled ‘Welfare to Work’ was developed from the Australians Working together package which states “The Commonwealth Government recognises that the best help for people is to help them get a job wherever possible”(www.together.gov.au, 2005). Single parents on welfare will be required to seek part-time work of at least 15 hours of work a week when their youngest child turns six. The National Centre for Social and Economic Modelling (NATSEM) produced a research report Options for Reducing the Adverse Impact of the Proposed Welfare to Work Reforms upon People with Disabilities and Sole Parents. All participants in the research receive income support and the impact of ‘Welfare to Work’ was of most concern. NATSEM published an earlier report highlighting the substantial cuts in disposable income the higher effective marginal tax rates resulting from welfare to work. The recommendations in the research suggested increases to the New Start Allowance ‘free area’ for each child or an increase in the rate for sole parents. NATSEM explains in detail the impact and cuts in entitlements for new welfare recipients participants in the research expressed concern over the reduction in payments and participation in paid work.

A requirement for single mothers is to participate in a Job Network to pursue paid work. Rapson investigated the effectiveness of Australia’s employment services. In the investigation Australia’s job market is described by the government as establishing a competitive market which Rapson argues “It could not be a true ‘market’ because the government provides all of its funding and clientele”. ‘Supply- side’ is referred to meaning “anything that enhances the interest of commerce” (Rapson, p.40). Rapson’s criticism is “supply-siders seek to promote commerce by dismantling the organising power of labour”. This is achieved by dismantling secure employment. The role job network plays in this Rapson states “has been set up to serve the supply-side agenda of developing a pool of compliant, cheap and ready labour”. It is this service single mother’s are expected to utilise to find employment. Rapson’s investigation may give validity to the concerns expressed by participants in the research.

Economic Security for Women research made recommendations of “affordable education and training for women of all ages; work arrangements that help balance family and other responsibilities and equality of male and female wages and salaries”. These recommendations can be applied to benefit single mothers. The report further corroborates single mother’s risk of poverty. The impact of globalisation is discussed and how it contributes to the casualisation of work impacting on low educated and skilled workers most likely to be women. The Economic Security for Women report has comprehensively captured the barriers women encounter in achieving financial security. What has been learned from Economic Security for Women will benefit single mothers if recommendations are implemented as its focus is on employment, education and training. This research extends the knowledge of barriers single mothers face in housing and discrimination that is exclusive to their single mother status.

5. Methodology

A Participatory Action Research technique was selected to answer the research question. This technique was not without its’ difficulties which will be explained in the methodology. Though difficulties were encountered it has still proven to be a most effective technique for this research.

A critical reference group was recruited from which a number of topics impacting on financial security were identified. Questions were developed as a basis to discuss the topics. Three focus groups and two individual interviews were held to collect information to answer the research question. A very positive response was expressed by participants to the research who relished the opportunity to voice their wants in achieving financial security.

5.1 Participatory Action Research

A total of 18 women participated in this research. They comprised of single mothers between the ages of 20 to 50 years old; the majority were between 31 and 40 years old. The women had been single with children for a period of seven months to six years. They had between 1 to 3 children ranging in ages from 10 weeks to 18 years old. All women received some form of income support; the majority were of Anglo Saxon decent.

The critical reference group was recruited by advertising in ‘Scarlet Letter’ a bi-annual bulletin disseminated by CSMC. Two respondents along with three members of the management collective formed a five member group.

Information was collected from a combination of focus groups and individual interviews. Groups and interviews were in Pakenham, Carlton, Footscray West and Berwick. Participants came from a broad geographical area. Established parent support groups were utilised for focus groups. This was more time effective as opposed to recruiting participants. Due to the diversity of the suburban areas the information collected from participants drew on a range of experience.

5.2 Information Collection

Information was initially collected by examining previous research around current supports and services single mothers' access for financial support. A number of services were identified that not only did not meet achieving financial security; it impacted on a number of areas in their life, such as health. It was found that financial security was not only about money. All areas of life were integrally linked in achieving financial security. This information was presented to the critical reference group (CRG) who were asked how would they answer the question for themselves. The topics discussed were:

- Employment
- Centerlink
- Child Support Agency
- Legal
- Superannuation
- Housing
- Safety
- Health
- Support Networks
- Parenting

From the information presented to the CRG it was agreed each could relate to the information which had different impacts for each member.

From this initial meeting a questionnaire was designed. The questions were:

1. From the nominated issues can you describe what you want?
2. Why do you want this system or service?
3. How can these requirements be achieved?
4. Is there an issue you would like to add to this list, describing your requirements around system and services?
5. Have you any other comments?

These questions became a format for a discussion. Accompanying the questions was an information page for participants that included demographic information on age, number and age of children and how long they were a single mother. The subject areas were listed for discussion. This proved to be a format that invoked a lot of discussion.

Information was recorded from the discussion by writing responses on butcher's paper. Recording information this way made the process transparent and effective in summarising collected information to be fed back to the group. Information could be confirmed and expanded on easily using this method of recording.

After the first focus group it was realised to fully and comprehensively answer the research question would be beyond the scope of the research project's resources. To discuss each topic thoroughly would take longer than the time allocated. Each group nominated topics impacting on financial security. Interestingly each group nominated Housing, Centerlink, Employment and Education. Child Care and Financial Services were added to the topic list.

Each focus group saw single mothers bringing their children along. This presented challenging conditions for discussion due to noise and the demands of babies and toddlers. However, for single mothers that is a condition of life and certainly did not detract from the discussion or the quality and quantity of information gathered. For effective research to be conducted with participation by single mothers the inclusion of children in the research process and the challenges it poses must be included when planning information collection.

Reflecting on working with the critical reference group and focus groups in this process limitations were identified that must be addressed to ensure future information collection from single mothers is maximised. Single mothers are extremely busy women, juggling children who have school, playgroups, friends, hobbies along with the day to day demands children present. Along with parenting responsibilities there are the domestic duties of cooking, cleaning, washing, home maintenance and bill paying. For some single mothers they participate in paid work, education and training. Further responsibilities may include caring for children with a disability or other family members. Some single mothers may still be resolving separation arrangements of property and child contact orders. Coping with the stress of all this and how it is going to be completed is a daily activity for single mothers. To find time to participate in a research is an extra burden placed on women already extended to their limits. With this knowledge working with single mothers in this project was always going to have to be a very flexible process. Ideally a critical reference group would meet on a regular basis to discuss the progress of the research. Communication with this group was via telephone, email, meetings or any means to keep communication open through the course of the project. Due to unforeseen life events members of the critical reference group could not continue to participate as initially organised. These members still had a role by forwarding information. Collecting information from single mothers has involved their accompanying children as discussed in the preceding paragraph. Consideration must be given to the competing responsibilities single mothers are challenged with, along with their children to continue to gather information for their voice to be heard.

5.3 Analysis

After the information collection stage all information was collated into the topics of discussion. Collated information showed what the key areas impacting on financial security were. Analysis of information highlighted the relating policy that required discussion. It also showed that there is enormous depth to the research question. As stated in a preceding paragraph to comprehensively answer the research question more research is required on all integrally linked issues. For example topics such as Centerlink, Child Support, and Employment have integrally linked policies impacting on financial security. Each of these services is administered autonomously to each other. Requirements from services have caused difficulty for women to estimate income resulting in financial difficulties.

Single mothers expressed fear toward the future resulting from living with constant insecurity and instability regarding financial security. This had an impact on all areas of life. As previously stated financial security was not only about money itself. The supports and services that provide the mechanisms for single mothers to meet their own needs must be inclusive to support health and wellbeing.

6. Research Findings

Responses to the research question found to achieve financial security single mothers want systems and supports to provide security and stability in a non-discriminatory environment. Single mothers want to take responsibility for their own financial security without fear of monetary sanctions from supports resulting in negative consequences to income received.

Systems and support requirements from Centerlink, employment, housing and childcare were the key topics for discussion. A small discussion with one group about obtaining financial advice/assistance revealed also gaps in these services. Findings for each area of discussion will be explained more thoroughly.

6.1 'Welfare to Work' and Centerlink

When discussing Centerlink two areas of concern were raised. Firstly, the Welfare to Work policy and secondly, how it is being implemented via Centerlink. Participants identified that an income support safety net is critical to financial security.

All single mothers who participated received some form of income support, therefore dealing with Centerlink and compliance with the 'Welfare to Work' policy was of vital importance to financial security. Participants stated income was unstable due to paid work and child support payments impacting on benefits. They said because both income sources fluctuate it is difficult to estimate income for benefits resulting in overpayment and subsequent government debts.

"I was told I had to register with a job network and my baby was only 12 months old". Lisa.

Single mothers talked about the stressful experience of dealing with Centerlink due to a lack of, incorrect or conflicting information. An example expressed by a participant was work obligations. Under the current policy single mothers must find a minimum of 15 hours of work when their youngest child is six years old. A single mother from the focus groups reported she had 15 hours of work a week and was expected to still look for work until she had 25 hours of work a week. Another report was by a single mother with a 12 month old child who was informed she was expected to join a job network to start looking for work. Both mothers expressed confusion and concern. Neither mother stated they objected to working yet need to manage work arrangements to suit their family commitments. Both felt government policy obligations failed to understand or show flexibility toward them in balancing work and family responsibilities.

Participants stated welfare to work has made them feel judged. They felt the perception of a single mother is as lazy and not wanting to work. Single mothers stated this is incorrect. Concern was raised by participants that the welfare to work policy is harsh and punitive. Participants expressed the objective of getting single mothers back to work fails to understand single mother issues and the barriers they face in terms of lack of self-confidence, lack of education, lack of skills and experience and childcare responsibilities. Single mothers want to work and are the highest participants in the workplace among income support recipients. Single mothers expressed their options under the new policy is as low skilled, low paid workers. Single mothers stated they want long term solutions that place them in training for meaningful well remunerated positions.

Criticisms of Centerlink were information regarding rights, entitlements and expectations for work obligations are not communicated effectively. Single mothers have expressed the current welfare to work does not support them to obtain secure long term employment. Their costs to house and raise children only increase, leaving single mothers feeling more insecure and vulnerable. Women see this as a form of discrimination to their status as a single mother.

6.2 Employment

The biggest issue around employment was the current environment around casual positions and inflexible work places. Single mothers discussed working in appropriate conditions so their children's needs are not compromised in pursuit of employment. To achieve these single mothers stated they want flexible work conditions, job security, equality in pay and entitlements. Single mothers said they want to see a change in the work environment for women by the workplace being more family friendly.

Flexibility for single mothers is critical in the work environment. Single mothers defined flexibility as 'sick days for children and the capacity to organise work commitments around parenting responsibilities'. A participant suggested more government assistance was required to support single mothers into paid work. The type of assistance suggested was for government funded sick days to care for children.

Single mothers are the sole carers for their family and responsible for all domestic duties plus the role of both parents falls onto them. Focus group discussion centred on these dual roles adding in role of worker and it not being recognised by government policy. The stress placed on mothers performing the role of parent and worker cause significant problems for both mother and children. Comments were made by a number of women about a government having no understanding of what single mothers must cope with along with demands of finding or participating in employment. Single mothers stated they want their role of raising children and accompanying responsibilities recognised in welfare and employment policy.

"We need flexibility in the workplace. By this I mean sick days for children and the capacity to organise work commitments around parenting responsibilities".
Ann.

After discussing the need for the role of mother to be recognised the next discussion by the women was the type of opportunities that exist for single mothers in paid work. Focus groups expressed concern over low skilled and subsequently low paid work. Single mothers stated they want meaningful well paid employment. Women stated that to find employment for mothers to balance work and family they have accepted lower paid positions. A qualified woman working in a male dominated field stated male colleagues are inflexible to offer positions that allow mothers to effectively meet their caring responsibilities.

In summary of discussions about employment, single mothers want stable, permanent employment. They want access to entitlements such as superannuation and predictable working hours so child care can be organised. The culture of working outside standard hours left single mothers feeling unable to compete. Single mothers do not want to be a slave labour work force whose earning capacity is compromised because government fail to write appropriate employment policy meeting the needs of women.

6.3 Education

Most focus group participants stated a barrier to employment was the lack of qualifications and work skills single mothers have. The women discussed how they want to be equipped with qualifications. They further stated to achieve this they require accessible and affordable

educational institutions. For some single mothers they required support in personal development prior to moving into education. Some single mothers talked of having little experience of the workforce or education, had come from a domestic violence situation or had been quite isolated caring for children. They said these experiences had resulted in low self-esteem and a lack of confidence. Single mothers stated they want support to overcome these issues prior to moving into education or employment.

Single mothers stated that the welfare to work policy is a short term, short sighted vision of getting mother's job ready to participate in casual, part time low paid positions. They stated these positions exclude them from entitlements such as superannuation and annual leave. Another issue discussed was the insecurity of the casual, part time workforce. Single mothers talked of wanting to be equipped with appropriate qualifications to access permanent employment with a career path.

Some participants had little education or current work skills. For those that were working it was in low skilled and low paid positions. Single mothers stated they want education and training and felt this is critical in gaining employment that can financially support a family. Concern was expressed by participants that training and education not seen as a suitable activity requirement under the welfare to work package. Women stated they want access to appropriate training and education along with accessible and affordable childcare. Participants asked for this training and education to be included as an activity in the welfare to work package. For the other needs identified by participants such as the impact of domestic violence and low self esteem they want implementation of the appropriate supports to gain self-esteem and stability in their lives before making education choices that impact on long term career decisions.

6.4 Housing

Housing is the most basic yet critical need for any person. Without stable and secure housing to give a base for the family, pursuit of employment is made very difficult if not impossible. When focus groups were asked what issues needed discussion housing was the main priority for all groups and interviews. Housing posed the most significant cost, source of financial difficulty and barrier to financial security.

Single mothers state that with stable affordable housing this would contribute to their financial security because they could plan to save. Home ownership was cited by women as a path to achieve financial security by the acquisition of an asset. Women talked of greater assistance needed to purchase a home. They stated this would give mother and children long term security. Women stated that by acquiring an asset such as a house it would benefit the mother in retirement and alternatively leave an inheritance to assist the children financially after her death.

“There is no incentive to want to stay in a home and pay if off. You would think it would be in the best interest of the children”. Meg.

Housing discussions covered renting, buying, government housing and housing co-operatives. Government housing was the least discussed by participants mainly due to most women were either purchasing or renting. For women who qualified for government housing they stated they were forced into the private rental market due to a lack of availability in

housing due to exorbitant waiting lists. Housing co-operatives were talked about by women as a stable form of housing. The criticism by single mothers was there were not enough housing co-operatives. A solution suggested by a focus group was government housing co-operatives. An example discussed by this group was a successfully run government housing co-operative in Tasmania. Single mothers stated that they would like to see this investigated as an option of affordable, stable housing in Victoria.

Renting privately raised issues of cost, insecurity and discrimination. As a single mother with younger children reported women were often discriminated against in a covert way by both landlords and real estate agents. Single mothers expressed how they felt vulnerable to demands made on them by landlords. An example given by a participant was when the landlord visits the premises without following the legislated protocol. The single mother felt if she made a complaint her tenancy may be terminated and be left without a home and subject to removal costs. This followed a discussion by the focus group about the insecurity of housing and associated removal costs. Women talked how this impacted on them financially and personally. They said financial costs included finding one month's rent and bond in advance for the new premises. This together with removal truck and reconnection fees imposed a huge financial strain on single mothers. Women stated that personally, moving requires the stress of finding suitable premises, moving and resettling children, finding schools, doctors and other services. Also re-establishing support network's comes at a significant personal cost. Women said the cycle of moving incapacitates their ability for financial security.

“Moving is so expensive. To find one month's rent, bond and pay for the removalist. Who has that sort of money”? Emily.

Single mothers who were purchasing a home discussed a range of issues impacting on financial security. Participants talked about how difficult it is to save a deposit, and for those who could purchase a home how they found it very difficult to access finance. Women said this is because of employment status and their capacity to pay. Women said a single mother is not entitled to any housing assistance such as the rent assistance benefit if they were purchasing. This is a point discussed in all groups where they all said a housing benefit should be paid to all single mothers and low income earners whether renting or purchasing. All participants talked of more support for single mothers to purchase a home. One single mother felt if the government was serious about providing children with a better future it should include stable permanent housing not just sending their mother out to work. This mother felt the impact of moving had on children and the stress and insecurity was not recognised as critical to a child's wellbeing.

Financial institutional requirements for loans, interest, fees, government stamp duty, transfer and legal fees poses a large proportion of cost for anyone purchasing. These costs often exclude people from purchasing. Single mothers stated they want more assistance with all costs associated with purchasing.

A family law issue impacting on housing was raised by a focus group. Single mothers discussed a family law which states the custodial parent must live within an eighty kilometre radius from the former spouse for contact with the children. Single mothers said they believe this ruling is inflexible. The women acknowledged the importance of contact with the father for their children but this law can impact negatively on the choice of housing affordability and availability.

Housing maintenance was found to be a large issue due to financial insecurity and capability to perform maintenance tasks for most participants. Women stated home maintenance was unaffordable when employing services and to purchase equipment and fittings. Single mothers stated they did not have access to affordable services or loans for home maintenance. An example described by a participant who was purchasing, is if the hot water service breaks down finding the money to replace it is very expensive. She further stated if you do not have the money there is very little access to finance options for such a repair. Other single mothers talked of requiring general maintenance such as plumbing or minor repairs and how they found costs beyond their budget.

6.5 Childcare

With the priority to get single mothers back to work women raised concerns regarding childcare. The main issues were quality, choice, affordability and access.

Focus groups discussed the quality of care, adequate staff training and lack of choice in service type of care arrangements. Although single mothers are not required to participate in paid work until their youngest child is six and at primary school, mothers discussed those who wish to participate earlier can be prohibited due to the type of services available. An example given by a participant was a child attending kindergarten who was required to attend a three hour session in the morning or afternoon. If care arrangements were available that provided a drop off and pick up service for kindergarten mothers would have more flexibility to attend training or work commitments. Other care arrangements suggested in discussion was more choice and service to children over the age of twelve was needed. In home childcare, and more access to occasional care was needed. Cost was discussed and how it can often be a disincentive to paid work.

“We need more choice in the type of childcare available. More in home care is required”. Lucy.

Single mothers stated they want well qualified workers and feel increased remuneration is required to attract these workers. They said both mother and child need to be happy with the choice of childcare and childcare worker.

6.6 Financial advice/assistance

Single mothers planning for their financial security expressed how they do not have access to financial services that are appropriate to their situation. Participants stated financial planning services imply spare money for investing yet financial counselling implies assistance with budgeting or payment of expenses. Single mothers stated they want financial planning services which have an understanding of sole parent issues in relation to cooperative housing, Centerlink, Child Support Agency and employment. A participant stated giving women financial independence keeps them off welfare and more support by providing information and support to achieve this is required.

6.7 Discrimination

A common theme to all issues relating to single mothers was discrimination, overt and covert. Most single mothers stated they or their children had experienced discrimination in some form. Examples described by participants were, applying for a rental property and 'Welfare to Work' obligations seen as a form of discrimination by government. Single mothers stated government policy recognised couples being entitled to parenting time yet singles are not. That a single parent family is not considered a family unit. A woman stated there is a negative assumption toward single mothers. They sit around painting their nails and smoking, a view single mothers are lower class citizens and less worthwhile. Participants stated these negative stereotypes are still present and desperately need to change. It was expressed how the perpetuation of negative stereotypes impacts on a single mother's sense of self and self worth. This impact flows on to all areas of life, leaving single mothers less confident to apply for jobs, participating in the community and coping with how their children are affected by the "broken home" attitude.

7. Discussion

Boris Frankel states "The vast majority of useful and detailed surveys and studies of social exclusion, abuse and neglect are discussed for a day or a week and then pigeon-holed and forgotten until the next report, which invariably shows that the problem has become worse. Apart from a few exceptions (such as campaigns that have ensured greater awareness of mental illness), this cycle of research, brief media publicity, government inaction and deterioration of conditions followed by new research have been going on for decades."

Comparative studies of information in the literature review along with the research project show how single mothers do not have the structural supports and services to achieve financial security. The following discussion will show though there has been change, the cycle of research and government inaction as described in the preceding paragraph by Boris Frankel is true for single mothers.

"Not knowing if you have a job next week or how much work, if the land lord is selling the house, if child support payments are coming in. How can you plan a future? Planning implies predictability of finances". Sarah.

A focus group participant argues "Structural barriers are accepted and not questioned". For single mothers to achieve financial security the answers are in changes to social policy which is criticised as short sighted and needs to have long term objectives. Summers (2003) states "It is the political leadership of the country which sets the tone and direction and articulates the values and goals of our society. If the prime minister is an advocate of equality for women, the rest of society is far more likely to fall into line." Summers further states "In 2002 we had a prime minister who said we were in 'the post-feminist stage of the debate'. Everything has been achieved, it is all over. That is tragic nonsense". Our discussions will show single mothers are not achieving financial independence. In fact single mothers are living insecure, financial unstable lives confronted with discrimination from society- leaving them vulnerable, a position far from what our prime minister would have us believe.

7.1 *'Welfare to Work' and Centerlink*

Single mothers are the highest group receiving income support participating in paid work. A proactive approach to support single mothers by recognising barriers rather than a judgmental and punitive approach is needed. The Australian Council of Social Service stated "The Government's 'Welfare to Work' package aims to move more social security recipients into jobs. ACOSS supports this goal and welcomed the Government's increased investments in employment assistance and childcare. However, the 'Welfare to Work' package includes putting many sole parents onto lower payments so they will have less to live on and be exposed to harsh penalties if they fail to meet new activity requirements. For the package to be effective in moving people from welfare to work greater investment is needed in employment assistance". ACOSS articulates what single mothers are saying. For single mothers to achieve financial security or independence governments must acknowledge the barriers faced. These can include lack of confidence, skills, qualifications, transport, dealing with continued domestic violence and cultural and linguist diversity.

Haralambos makes a feminist critique of welfare: "welfare policies have been formulated from within patriarchal premises. That is to say, welfare policy does little to help women and reflect wider social biases about the place of men and women in society" (Haralambos, p.311). Single mothers expressed they are still dependant on a system that oppresses them by denying them access to appropriate education and training to skill themselves to improve job prospects. Current 'Welfare to Work' has cut Pensioner Education Supplement, Rent Assistance and activity requirements met through education and training has been limited.

Re-partnering has been an option for single mothers to improve their financial position. After re-partnering single mothers lose their benefits because of the new partner's income. This leaves women dependant on men. "According to feminist scholars this kind of policy reflects ideologies that see the man's role to be a 'breadwinner' and the woman's role to be a dependent and inferior partner restricted to the home" (Haralambos, p.311). Focus group participants state "they shouldn't need a man" as the path to financial security. Single women with children in contemporary society are viewed as secondary earners supplementing a main income. Their choices are to supplement government benefits or their partner's income with paid work. Neither empowers women to be financially independent and secure.

The 'New Right' position on welfare is "welfare was morally degrading because it encouraged the person to be dependant rather than independent. Ronald Regan, for example, spoke of 'liberating people from welfare'. The flip-side of this coin was to stigmatise welfare recipients as lazy scroungers who contributed nothing to society" (Haralambos, 312). Alternatively Marxist critique of welfare states "policies are only superficially about helping the unemployed and other in need; their real purpose is to maintain the conditions of oppression" (Haralambos, p.311). Research findings reflect this position. It was found single mothers do feel stigmatized and judged as lazy because they receive income support. Yet the support into work from welfare to work package does not put them into jobs that will improve their financial position. This is further explained by McInnes (2006) in a report describing three arguments, 'Welfare to Work' policy sees recipients sent to work on the premise they "will be at risk of forgetting how to work or wanting to work and need to be shown what to do for their own good, that as non-taxpayers they are obliged to give something back in receipt of their benefits and that more people needed to be forced into the low-skill low-pay labor market with a reduced welfare safety net and industrial protection in

order to force down wages and thus fuel economic gains for business and global competitiveness”. This third argument will be further expanded on in section 7.3 Employment and the Job Network.

In recent media reports Bronwyn Bishop from the Liberal Party stated “I want to see as many people, indeed, participate in work because work does enable people to have a sense of pride in them and to set examples for their children” (The Age, 2006). Opposition family spokeswoman Tanya Pliberseck responded: “This legislation that blames people who are unemployed, without offering any help, any training, any assistance, to get back in the workforce” and “What concerns me about it is that the role of a parent (was) not valued – there’s an assumption here that people who have young children are not contributing to the community” (The Age, 2006). According to Treasurer Peter Costello “Work will provide single parent families with a path to a better life and a move away from poverty and isolation” (The Age, 2005).

Single mothers feel stigmatized, that their role as a parent is not recognized, there is not enough support for education and training to move into meaningful employment. The two preceding paragraphs, explain from Haralambos (1998) a theoretical perspective that can be related to statements by politicians such as Bronwyn Bishop and Tanya Pliberseck . Welfare to work is not the road to financial security for single mothers. Until welfare reform addresses what single mothers want from supports and services to achieve financial security their dependence will continue.

7.2 Education

Brotherhood of St Laurence (2005) states, “sole parents are less likely to have post-secondary education and may lack the qualifications for many jobs”. This is exactly what single mothers stated in focus groups. Appropriate education and training is critical in gaining employment that can financially support a family. The preceding paragraphs have explained education and training options under the current welfare to work package. Training and education is not seen as a suitable activity requirement. It must be a priority to achieve as Treasurer Peter Costello describes ‘work is the path to a better life and a move away from poverty’. Work must be remunerated to achieve this, which means qualifications to access well paid employment. To access appropriate training and education there must be accessible and affordable childcare, and education included as an activity in the welfare to work package. Other needs identified were the impact of domestic violence and low self esteem. Women want the appropriate supports to gain self-esteem and stability in their lives before making education choices that impact on long term career decisions.

7.3 Employment

“The Bureau of statistics yesterday revealed that in 2004-2005, almost 1.8 million people wanted a job or more hours, but were unable to get it because they lacked training, had a disability, were looking after children or couldn’t find a suitable position” (The Age, 2006).

Apply this recent media report to single mothers who are required to find at least 15 hours of work and it captures all the concerns expressed by single mothers in focus groups. The discussion centred on employment conditions, job choice due to lack of training and experience and suitable employment where family responsibilities are not compromised.

The lack of recognition for the care of children is a topic debated in feminist discourse. “Feminists have argued that patriarchal definitions of ‘work’ and ‘unemployment’ lead the welfare state to ignore women’s contributions to society. Women rarely receive benefits from the state for caring for children. It is just assumed that this is a women’s role in life and that the rewards for caring and cleaning are intrinsic to being a woman” (Haralambos, p.311). Having discussed the need for the role of mother to be recognised the next discussion is what type of opportunities exist for single mothers in paid work. Waldron (2006, p.28) reports “The Work Choices legislation changes the way minimum wages are set, restricts trade union access to and representation of workers, removes many advances in access to equal pay and ‘family friendly’ conditions and removes unfair dismissal protection from many workers. It is low-paid and unorganised workers who will be hardest hit under the new laws”. This describes discussion by single mothers. With having to take lower paid jobs due to limited skills, experience or because it is the only employment to fit around children single mothers feel vulnerable to financial insecurity rather than working as the road out of poverty to financial security.

The literature review examined the Job Network. Single mothers concerns can be described as the ‘supply-side’ agenda. Rather than Job Network facilitating access to suitable employment for single mothers it facilitates movement into low pay low skill employment. With single mothers accessing employment via Job Network, new ‘Work Choices legislation’ dismantling workers rights the impact of ‘New right’ policies is realised as is Marxist critique keeping people oppressed (refer, Para 7.1).

There is much supporting evidence on participation rates for women, lack of equality in pay rates, barriers to participation for women, workplace culture to site examples. With vast research and access to evidence on what women need to effectively participate in the work place for financial independence Frankel’s summary and claim of government inaction is a premise that describes working conditions for single mothers. Previous research holds the answers to how women can effectively and equally participate in employment. The challenge is how single mothers get what they want from supports and services to achieve financial security when it is in direct conflict with ‘New Right’ political agendas both major parties in this country pursue.

7.4 Housing

Dennis (2006, p.14) reported “housing affordability was identified as ‘critically low’ in many parts of Australia, despite the stabilisation of median house prices”. If housing affordability is ‘critically low’ for the average Australian family is it any wonder housing is a critical issue for single mothers.

Reviewing previous research for the literature review revealed there are no comprehensive reports on housing issues for single mothers. Reports revealed information for low income families with issues that are relevant to single mothers. These reports did not describe the incidents as reported in the focus groups. For example a single mother’s discrimination experience would not be the same as a couple with children. It is for these reasons and housing being so critical for single mothers and their children that housing goes beyond the parameters of this research. Main topic areas have been identified but for systems and supports to provide what single mothers want to achieve financial security, housing requirements must be investigated more thoroughly.

7.5 Childcare

In a report by Josh Gordon “Child care has emerged as a key barrier to workforce participation, with hundreds of thousands of women apparently locked out of employment by a lack of places and prohibitive costs”. This claim accurately describes single mother concerns regarding child care.

Apart from the task of finding suitable care arrangements, cost is a main barrier to workforce participation. Summers (2003) states “According to the government’s own figures, spending per place on child care in 2001-02 was below the amount spent in 1993-94. Because spending has failed to keep pace with operating and compliance cost, centres had a choice of lowering standards and/or raising fees”. Current government funding of child care still leaves a considerable cost to the parent that makes child care unaffordable. Amid media articles introduced “This woman is smart, ambitious and a busy mother. She works 16 hours a week, and pockets less than \$12 an hour. Why does she bother?” followed by “For Michelle Mauer-Hofer, 40, returning to work, post-motherhood, means the chance for adult interaction and a break from the playdough, playschool world of her sons, Joshua, 2 and Xavier, 4 months” (The Age, 2006) raises a number of concerns. Firstly, there is little financial incentive, due to child care costs, to participate in paid work for mothers, secondly paid work is viewed as some kind of hobby for mothers to break the drudgery of domestic labour. Where does this leave single mothers who must comply with ‘Welfare to Work’ regimes to participate in paid work as the solution to financial independence? There are conflicting expectations between partnered and single mothers. Partnered mothers work with the attitude it supplements the main income. Single mothers are working as sole income earners supporting a family required to be financially independent. For supports and services to achieve financial security for single mothers this conflict must be resolved for child care policy and funding to be a priority to adequately meet demands of single mothers.

7.6 Financial advice and assistance

A report in Sunday Life (2006) stated “When Dianna Goodman turned 30 last year, it was time to get her finances sorted. But the \$20,000 nest egg she’d saved did not cut it with the two (male) financial planners she saw. ‘They had the attitude of, ‘You don’t earn enough. Come and see me when you have \$100,000’”. If this is the response a young single woman with savings and a good income receives what can a single mother on a low income living from week to week expect? Single mothers need advice and services to achieve financial security. A gap has been identified in this service. The report goes on to say “Goodman is part of a growing number of women who are taking an active interest in their finances. Women are increasingly on their own. Or they’re equal – even sole – breadwinners for families marked by redundancy”. Women pursuing financial independence according to this article are a new phenomenon. If our prime minister thinks we are in a post-feminist debate then why are we still such a long way from financial independence for women?

Choices for financial planning are services associated with superannuation and investing or financial counselling for budgeting and assistance with debt management. Single mothers want a financial service that can encapsulate both types of services with an understanding of single parent issues. Susan Jackson states “Any woman of any age needs to ask herself: ‘Am I in control of my finances? Am I on track to achieve my goals? Am I getting the right

advice?' If you don't answer yes to all three questions, you should do something about it" (Sunday Life, 2006). For single mothers to follow this advice they would answer where do you get advice?

7.7 Discrimination

All topics discussed in the research were underpinned by discrimination. Women have been discriminated against directly and indirectly in the home, workplace and by society. Single mothers have expressed that 'Welfare to Work' discriminates against their right to be a mother, Work Choices (the new workplace legislation) is described as 'worse for women'. Housing sees discrimination in accessing rental properties and the capacity to purchase. Child care access and cost inhibits a woman's capacity to work excluding them from the workforce or limiting their employment options.

"We have men and women coming out of university with the same skills and same qualifications, but women are still earning less. The reason must be discrimination" stated Dominica Whelan (The Age, 2005. p.8). Single mothers want to be qualified to access meaningful well paid employment. They will still be paid less than men. 46% of women work part-time (GLW, 2006. p.28) of which would like to work more hours.

If single mothers are to achieve financial security discrimination must be eradicated from supports and services and the policy that underpins them.

8. Recommendations

These recommendations resulted from answering the discussion questions. They are what single mothers have identified they want from supports and services for them to achieve financial security.

Employment

- Working to create stable jobs.
- Equality of pay
- Family friendly work practices

Welfare to Work Policy

A period of adjustment required after separation prior to compliance regimes commencing.

- Period of about 12 months.

Dependant on factors such as:

- On the age of the children.
- The circumstances of becoming a single parent. Eg. Relationship breakdown due to domestic violence.
- Skills and work experience.

Comprehensive support and programs for training and education with long term career goals.

- Career counselling

Centerlink

- To be properly informed of all entitlements.
- Consistent information.
- Staff to be trained in single mother barriers and issues.

Case managed to assess needs in terms of:

- Information about income support rights.
- Supports.
- Housing.
- Income.
- Work skills.
- Emotional situation.
- Separation issues property; contact.
- Issues with children.

Housing

- Rent assistance to be a housing assistance extended to low income home owners.
- Increase of public housing.
- Investigation into developing a government funded housing coop.
- Develop a local government home maintenance service for low income earners.

More support to home ownership;

- Government grants
- Low interest loans for income support recipients

Childcare

- Professionalise childcare industry by increasing training and remuneration.
- Child care services to be extended to include kindergarten children to attend their centre and children over 12 years of age.
- In home services to be extended
- All other services more places are required to meet the demand by working mothers.

Financial services

Single mothers require more education and guidance to achieve financial security. The goal is to be proactive in planning for their financial future. To achieve this a combining of financial counselling and planning skills is required. The type of education and guidance sought is;

Understanding of single mother issues such as:

- Coop housing
- Centerlink,
- Child Support Agency
- Employment

Required from general financial services is:

- More flexibility for investing.

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- Lower entry point.
 - Procedure to re establish credit rating after the breakdown of a relationship where sexually transmitted debt involved.
 - Flexibility in accessing credit.

8.1 Action for Recommendations

The Management Collective for the Council of Single Mothers and their Children to review all recommendations to:

- Develop strategies to address recommendations.
- Disseminate information to appropriate committee sub-groups.
- Develop campaigns to lobby government.
- Disseminate the report to appropriate organisations for their information.
- Initiate further research into issues impacting on financial security.

9. Conclusion

The question of ‘what single mothers want from supports and services to achieve financial security’ does not have a simple answer. From the information gathered and issues identified this project revealed that to comprehensively answer the question further research is required in each topic area. Single mothers with teenagers who have endured many years of poverty and are currently looking for work with significant health problems have not been included in this research. Ages of women and children, differing socio-economic status, assets, multiculturalism, education and employment add to the diversity of how this question can be answered with varying needs dependant on current financial status. This research only includes a small proportion that would represent the single mother population.

The objective of this research is for CSMC to be proactive and an agent of social change for single mothers. All organizations underpinned by community development principles need to ask themselves the question, is their goal of social change to conform to current structures or to question these structures and initiate change to benefit community groups? Our government would have us believe contemporary policy is to the benefit of the community yet this research reveals the answer lies in changing the structures of systems and supports to achieve financial security.

Single mothers are continuing to be disempowered in a structure where financial security eludes the majority of single mothers through ‘New Right’ policy governing structures and supports. If change is to occur and financial security realised this ideology must be challenged.

In conclusion, for single mothers to achieve financial security the status of women in contemporary society must change. The status of single mothers must be that of primary earner with all supports and services integrally linked to achieve this goal for single mothers. Attitude by society and government toward all supports and services impacting on single mothers must be devoid of discrimination to achieve financial security.

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