



Council of
Single Mothers
and their **Children**

Navigating turbulence

COVID and beyond for Australian single mothers

Condensed report of the
2022 National Survey by Council of Single Mothers and their Children

Full report is available at: csmc.org.au/national-survey-2023

1168 single mothers completed our second national survey.

Added to the 1112 responses to our first national survey in 2018, this amounts to a significant source of insights into the lives of single mother families in Australia.

2023 is proving to be a significant year for single parents.

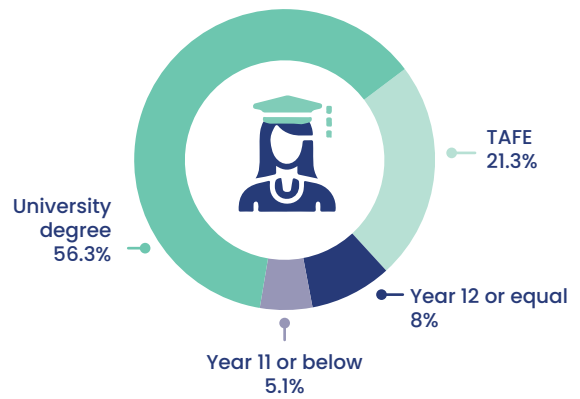
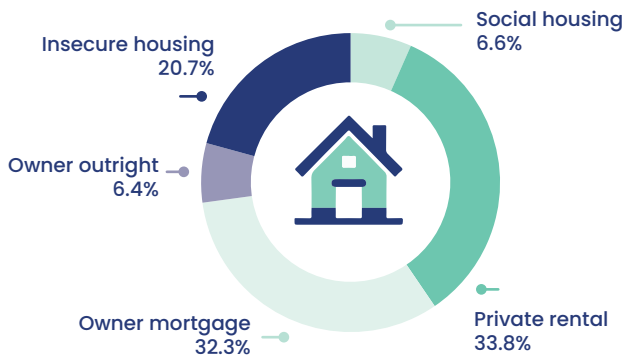
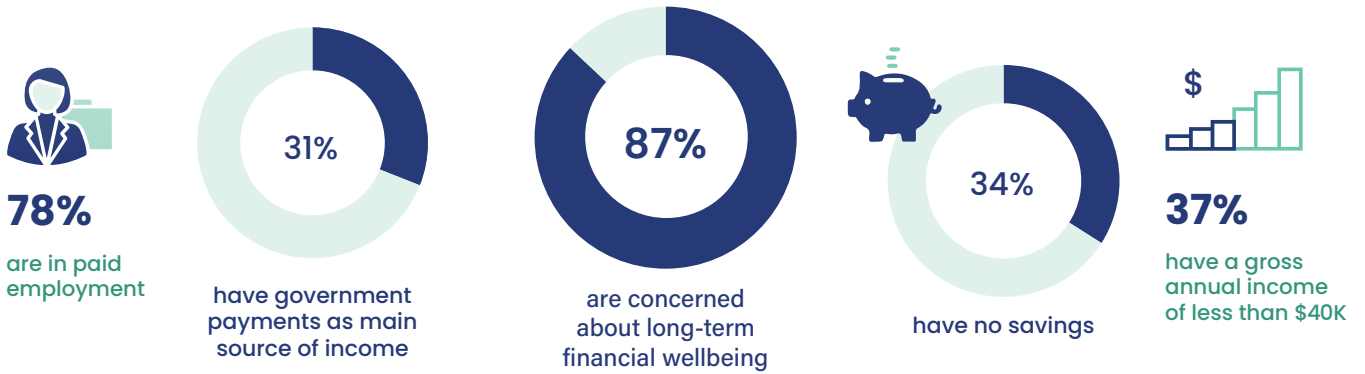
- Access has been restored to the Parenting Payment Single until the youngest child is 14 years of age
- The punitive ParentsNext pre-employment program, which caused much harm to parents and children, will cease and
- Significant amendments to the Family Law Act of Australia will position the safety and best interests of children firmly at the centre of all court decisions concerning parental care and responsibility.

Despite these wins, there remains much to be done to overcome the various disadvantages encountered by single mother headed households.

Council of Single Mothers and their Children is committed to working with governments and other partners to bring about the changes necessary to ensure no single mother family lives in poverty or is significantly disadvantaged in Australia due to their family type.

Jenny Davidson
Chief Executive Officer

Demographic snapshot



48%
have been involved with Family Law

67%
have experienced family violence



44
Average age



1.88
Average number of children



66%
of children are under the age of 12



10%
Aboriginal or Torres Strait Islander people



7%
LGBTQI+



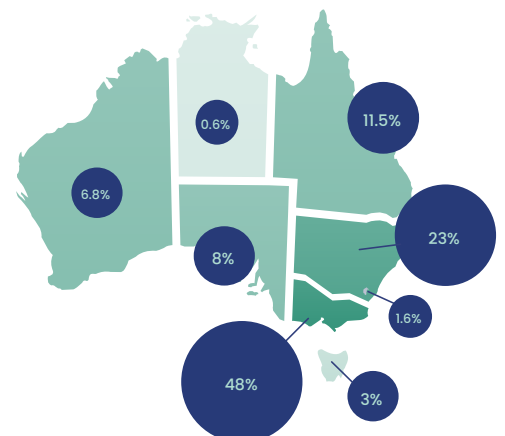
83%
born in Australia

37%
have a disability

38.3%
care for a child with a disability



Where survey respondents live:



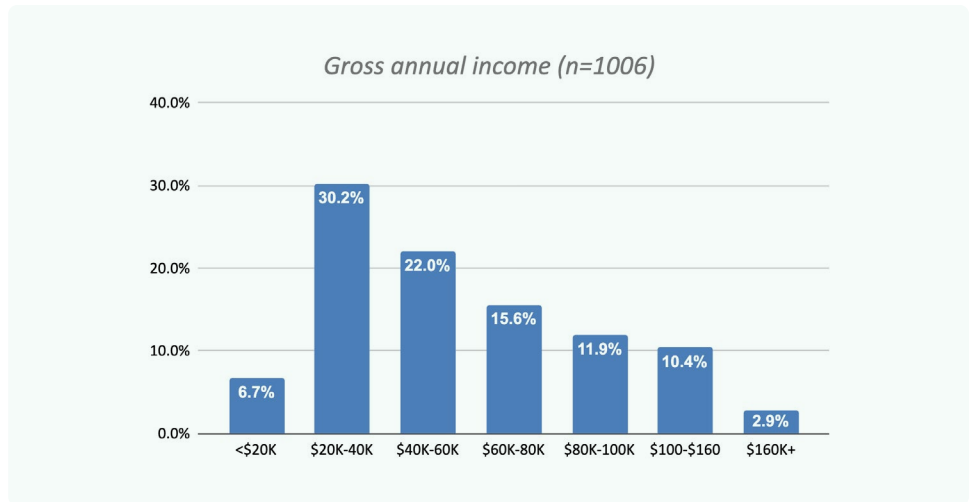


Income levels and poverty

In Australia, single mothers are significantly vulnerable to falling into income poverty and are being left behind.

Poverty amongst single parent families has been rising since 2013; by the end of 2020 more than a third (37%) were living in income poverty.

In our survey **61% of 1168 respondents are sustaining a family on less than \$60,000 annually:**

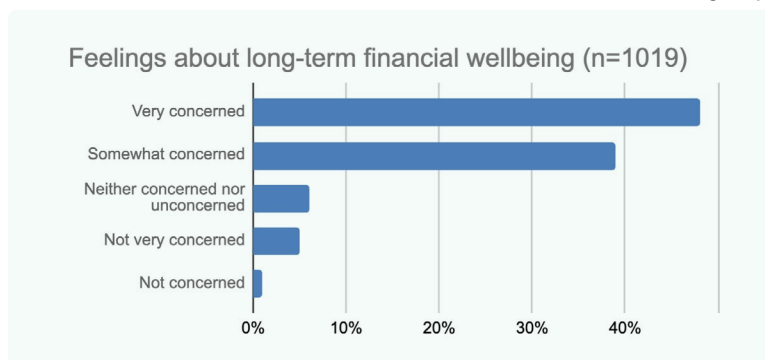


These low income levels are despite **77.7% of our 1168 respondents being in paid employment.**

Single mother poverty is not arising from lack of effort on their part. Successive government policies are contributing to keeping them poor.

Government methodologies regarding claiming child support also disadvantage them. There is over \$7 billion outstanding child support owed to separating mothers and their children in Australia², including women escaping family violence.³

Where mothers are struggling, so too are children. 44% of children in single mother families are living in poverty, compared to 18% in couple families.⁴



In our survey, 1143 children are living in households with an income below \$60,000.

87% of surveyed single mothers express concern for their financial wellbeing.

Among those who are “very unconfident” about their long term housing situation, 71% live in income poverty and of these, 54% are women living with a disability.

2 Cook, Kay, (2021): Poverty by Design: How Single Mothers’ Benefits Are Reduced Without Them Knowing. Austaxpolicy: Tax and Transfer Policy Blog, 27 July 2021, Available from: www.austaxpolicy.com/poverty-by-design-how-single-mothers-benefits-are-reduced-without-them-knowing/

3 Summers, A. (2022). The Choice: Violence or Poverty. University of Technology Sydney. Available at: www.violenceorpoverty.com

4 ACOSS/UNSW (2020): Poverty in Australia 2020 report. Available at: http://povertyandinequality.acoss.org.au/wp-content/uploads/2020/05/Poverty-in-Australia-2020-Part-2-%E2%80%93-Who-is-affected_Final.pdf

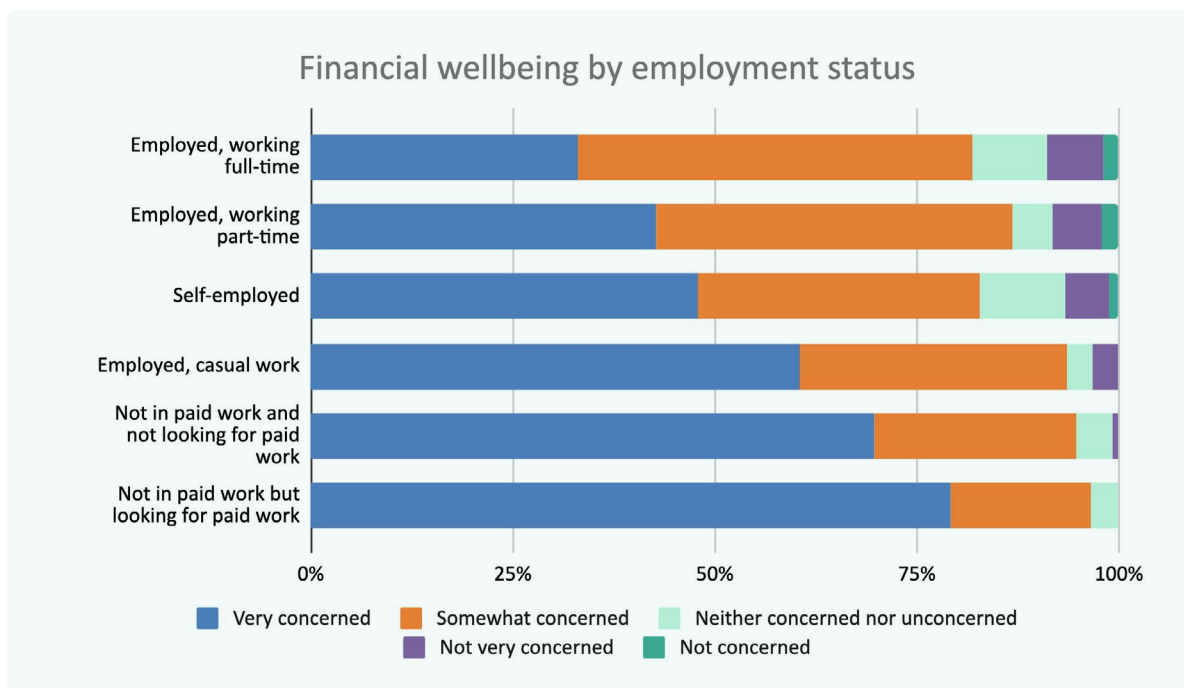


Employment status & education

For many single mothers, employment is a poverty trap.

77.7% of respondents to this survey are employed, either full-time, part-time, casual or self-employed. A further 8.7% are looking for paid employment.

This is a remarkably high percentage given that the work of managing a house and children is not less with only one adult to perform it. It is also considerably higher than in our 2018 survey, which had 65% employed with a further 9% seeking work.⁵



“ I work casually but at a high rate of pay. This means that I can't get sick and I can't afford to take time off to recover and rest. Having a permanent job would allow me to utilise leave to take care of myself and by extension be a less exhausted parent.”

“ I work two jobs and get high stress and an unstable income that affects family dynamics, affects my kids' school performance, and just our whole wellbeing. I would love not to worry about bills and living expenses and just know we have enough money to cover our needs.”

These huge concerns about future financial wellbeing (above) show clearly that government mantras like: ‘The best form of welfare is a job’, are wrong. The truth is that for many single mothers, employment is a poverty trap.

Yet even so, with 77% in paid employment, they are determined to overcome challenges.

Discussions about employment must be grounded in care responsibilities: how many days per fortnight the mother has a child or children living with her. Caring for children daily, plus when they are suddenly unwell or need to attend appointments and activities, combined with the workloads of paid employment and running a household is significant for one parent doing everything.

Regardless of the age of the youngest child, respondent single mothers have, on average, a child living in their care for twelve days per fortnight.

⁵ Andi Sebastian and Irit Ziv: One in eight: Australian single mothers' lives revealed. Report of a national survey undertaken in 2018 by the Council of Single Mothers and their Children. November 2019 Available at: <https://www.csmc.org.au/publications-on-single-mother-issues/>



Housing

Our findings equate to approximately 12,500 mothers with 22,500 children homeless or marginally housed when applied to the broader population of 834,000 single mothers with an average 1.8 children in Australia.

“ I am so afraid. I was facing homelessness with my two small children before getting transitional housing after domestic violence and now I’m faced with homelessness again. Who will rent to me on JobSeeker? If I lose my house I will lose my children.”

“ Government could assist women to get back on the property ladder after they have fled violence.”

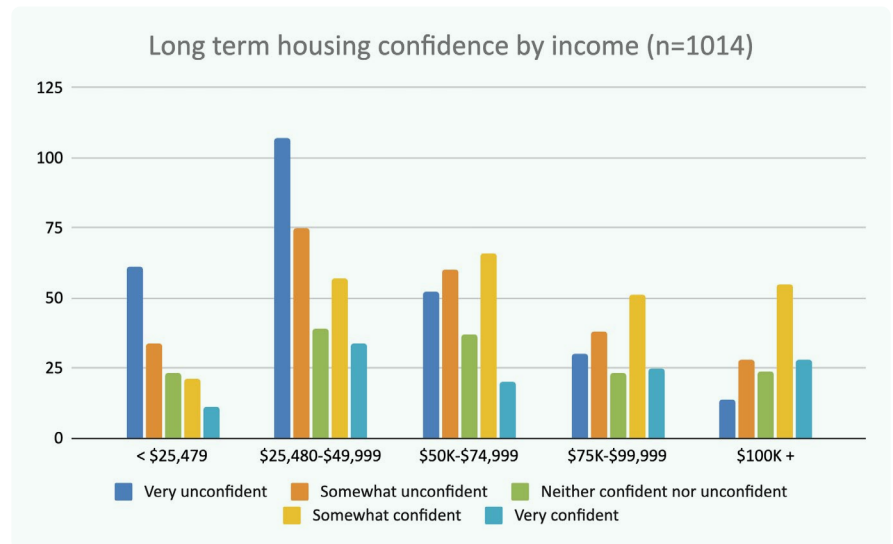
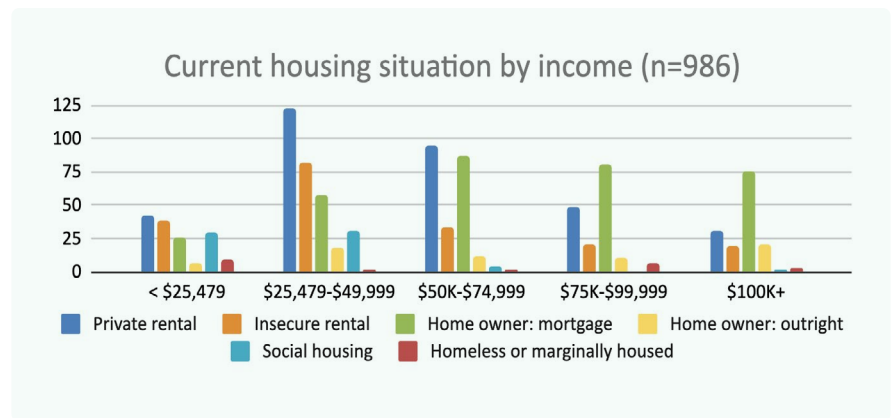
“ Please consider the whole picture of housing and the way it affects single parent families. I was homeless for six months with my children and lucky to stay with family for that time. But I saw a family who lived in a tent. How can we make things better for everyone?”

“ I’m lucky to be in community housing through a housing cooperative I joined 19 years ago.”

1.9% of 1014 respondents on the housing question are either homeless or living in a “boarding house, shelter or refuge, caravan park” (all circumstances the Australian Bureau of Statistics counts as being homeless¹).

Thus **respondent single mothers are experiencing homelessness or marginal housing at over three times the national average.**

Every income level is represented in every housing type:



Investment in secure, suitable and sustainable housing for single mother families will provide immediate benefits and will lessen longer-term social and economic costs.

1 Australian Bureau of Statistics Census of Population and Housing: Estimating Homelessness. Available at: <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>



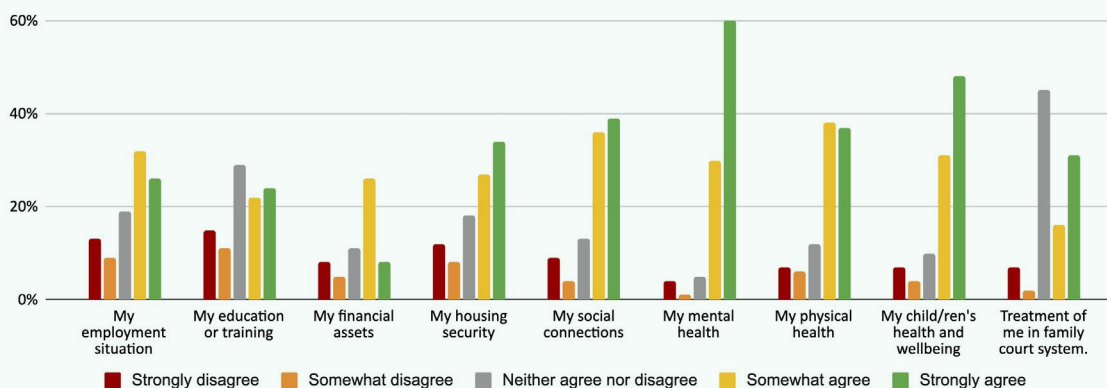
Family violence & family law

In this survey, as in 2018, **violence and fears for the safety of children are the main reasons for women engaging with the family law system as a whole and attending courts in particular.**

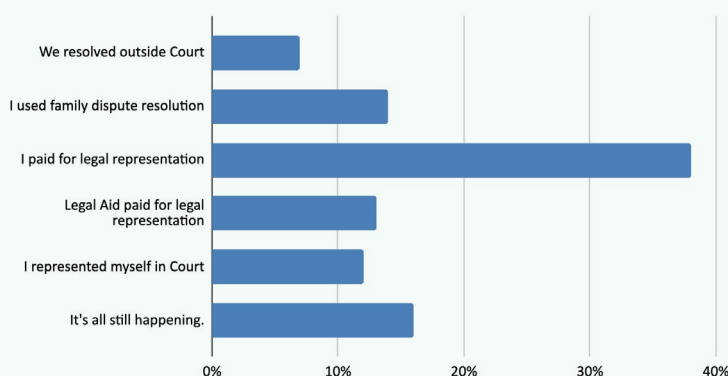
67% of respondents to this survey and/or their children have experienced family violence. 75% of respondents who have a disability or who have a child with a disability had experienced family violence. This means that **in single mother families where mother or child have a disability, nearly eight in 10 experienced family violence** compared with the six out of 10 respondents without a disability or a child with a disability who experienced violence.

47.6% have been involved with family law. Aboriginal and Torres Strait Islander respondents report a higher rate of involvement (64%).

The current and long term effects of family violence continue to impact on ... (n=677)



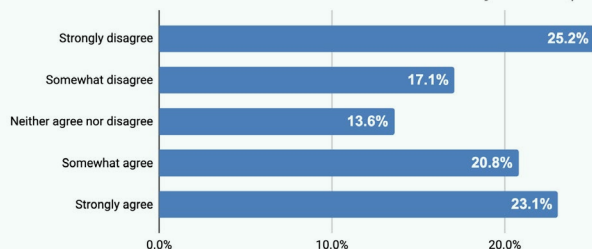
Form of representation during family law matters (n=476)



← **Nearly forty percent of respondents paid for their legal representation,** slightly lower than in 2018 when it was 40%. Comments included stories of mortgaging property, carrying debts that will take decades to pay off, and working extra jobs to cover these costs.

The point of going to Family Court is to seek a reasonable resolution in relation to one's children. Overall however, **responses show a near even split with nearly 44% agreeing decisions made were in the best interests of their children, while just over 42% disagreed.**

Decisions made were in the best interests of my child. (n=432)



← Mothers of a child with a disability had a negative view of outcomes proportionately 1.5 times higher than single mothers without a disability.

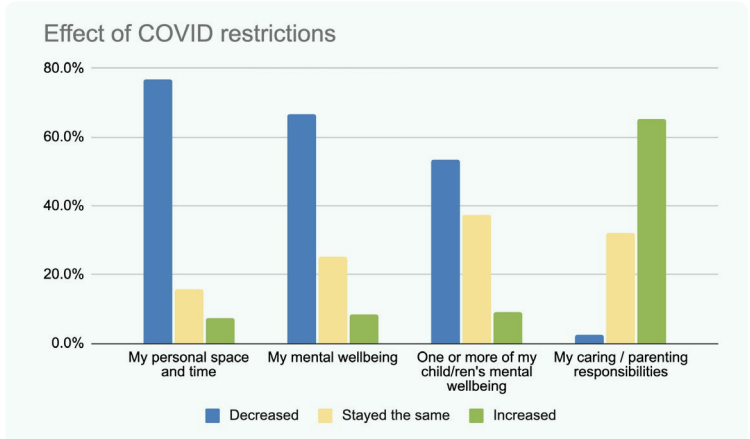


The impact of COVID and restrictions

Effect of restrictions

“ I had no personal time. It is very hard to work full-time from home with a sick child or when he is home from COVID. Just means longer work hours into the night.”

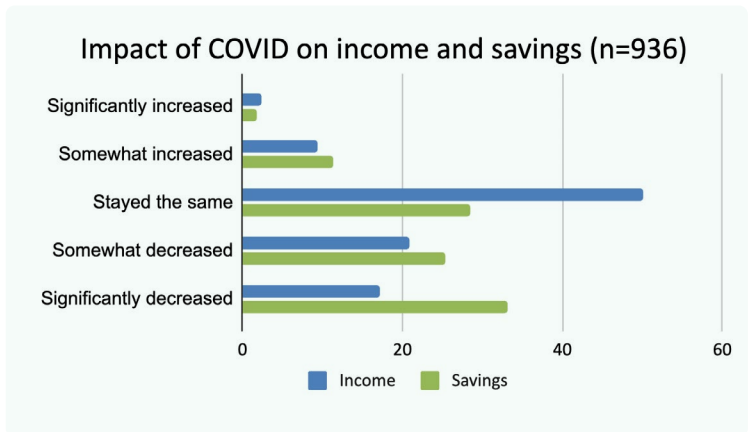
“ I had majority care and homeschooling responsibilities, and now looking after our child’s mental health is all on me.”



Impact on income and savings

33.6% of surveyed single mothers reported having no savings to rely upon, and an extra 23.8% had less than one month’s income to draw upon in the case of an emergency.

38% of respondents experienced a decrease in income during COVID, while nearly 12% saw their income increase. Savings took a greater knock, with 58.4% experiencing a decrease.



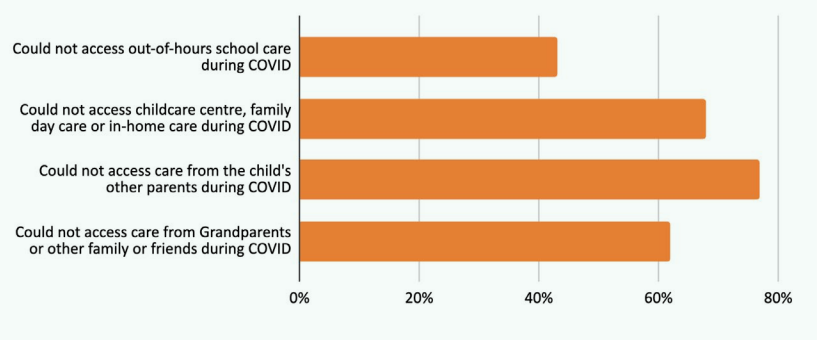
Impact on work and study

“ Home schooling and working = impossible!”

“ Extremely stressful to work full time and manage home schooling.”

“ I struggled tremendously juggling my kid’s needs and my job.”

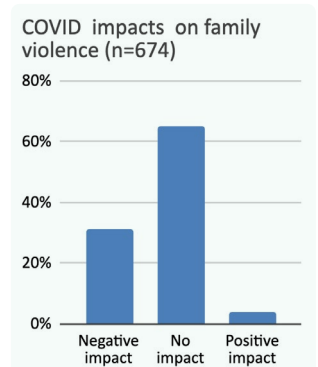
The COVID difference for parents who usually rely on childcare while they work or study (% of each group)



Impact on family violence

“ Family violence escalated during lockdown. The positive being that it brought it to a head as it became untenable. Otherwise I may not have had the courage to take the children and leave.”

“ Their father didn’t want them during COVID (he refused to home school them), so the children experienced positive time with no contact with him.



Disability in single mother respondent families

- Higher rates than the national average: 36.6% “have a long-term health or mental health condition, impairment or disability that restricts them in everyday activities.” 38.3% of respondents have a child with a disability.
- **90% of those who live with a disability express concern for their future financial wellbeing** with 64% of these very concerned. 84% of mothers of a child with a disability are concerned with 54% of these very concerned about their long-term financial stability.
- Among those who are “very unconfident” about their long term housing situation, 71.2% live in income poverty and of these, 54.2% are women living with a disability.
- **Over 75% had experienced family violence.** This means that in single mother families where mother or child have a disability experienced family violence at rates 20% higher than women who have no disability or child with a disability.
- In relation to their experience of the Family Law system, mothers of a child with a disability had a 43% more negative view that decisions were made in the best interests of their child. This trend continues for single mothers living with a disability, with 32% of them indicating very negative satisfaction with respect to family law outcomes. Their response is proportionately 1.5 times higher (and thus less confident in the outcomes) than single mothers without a disability.

CSMC Recommendations



- 1 Financial investment** in affordable, appropriate and secure rental housing for single mother families will provide benefits in employment, education, health, and wellbeing for both mothers and children, and will reduce longer-term social and economic costs.
- 2** Developing **mortgage assistance**, akin to the current government Rental Assistance, will improve single mothers' ability to maintain a family home, reducing the likelihood of poverty and homelessness in older age with a correlating return on the investment.
- 3** **Replace structural barriers to home purchase with stronger support** including extending the Family Home Guarantee scheme and working with financial institutes to provide mortgages to women with financial capacity to service them, including those over 50 years of age.
- 4** We call on **governments to ensure all their employment policies and services are respectful of parenting responsibilities.** Parenting is work and single parenting is twice the work.
- 5** **Governments must recognise that at least 60% of single mothers and their children have escaped family violence** and that this impacts their capacity for paid employment.
- 6** **Increases in amounts above which earned income results in loss of government payments and the health care card (HCC)** will address the lack of confidence many feel about taking on more work before their income covers the difference the HCC makes in health and other concessions.
- 7** **Government, researchers and community services could collaborate** to better understand the challenges single mother families face where disability is present and work with them to implement strengths based strategies to remedy what appears to be high level disadvantages.