



Council of
Single Mothers
and their **Children**



Navigating turbulence

COVID and beyond for Australian single mothers

Report on the 2022 National Survey by Council of Single Mothers and their Children

Navigating turbulence

This is the second national survey of single mothers undertaken by the Council of Single Mothers and their Children, following the inaugural survey in 2018. With 1168 responses in 2022, building on the 1112 responses in 2018, this is the largest source of contemporary insights into single mother families in Australia. CSMC plans to undertake the survey triennially.

Thanks are due to the women who contributed their time and shared their stories. Thanks also to colleagues who distributed the survey far and wide, ensuring a broad range of voices are included in these findings, in particular Single Mother Families Australia.

Data integrity, visualisation and analysis was generously conducted pro bono via Data4Good, with specialists from data analyst firms Kadre and Altis. Particular thanks to Veronic Coyle, Thushare Dissanayake, Sebastien Lopez, and Robin Visser.

Special thanks to Janet McMenamin whose donation made this survey possible
and to the CSMC Board for championing a triennial survey.



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We acknowledge the Traditional Custodians of the land on which we work and live, and pay respects to Elders past and present. We recognise and value their rich culture and the formative and continuing impact of First Nations people and communities to the whole Australian culture.

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Executive summary

This survey provides valuable information on the daily lives of single mothers in 2021–2022 and, with 1168 responses, is the largest national survey of single mothers in Australia.

Survey respondents reflect on their own and their children's experiences of COVID-19 and provide insights into their economic wellbeing, paid and unpaid work, housing, and interactions with the family law system.

In June 2022, Census data revealed single parent families numbered more than one million for the first time. Women head four out of five of those households, with single mothers heading one in eight families with dependent children in Australia. There are, however, only two specialist organisations across Australia which are advocating for these families and providing support services.

Many women fleeing violence with children will face poverty or financial hardship and a significant majority of single mothers, whatever their circumstances, continue to struggle to provide their families with suitable housing whilst meeting the costs of living.

Safe and affordable housing is persistently a critical priority for single mothers. Whether renting, contending with insecure tenancies, or servicing a mortgage, survey respondents call on State and Federal governments to provide affordable, appropriate and secure housing for all Australians.

COVID lockdowns saw single mothers lose more jobs and hours of employment than workers from other family types, peaking at 10% lower than any other parent type, and recovering more slowly'.¹ Regardless, by 2022, single mother respondents reported higher levels of employment than single mothers nationally.

Respondents in all employment categories are also studying, demonstrating their commitment to improving their capacity to provide well for their families and improve their financial future.

Women commented on continuing exhaustion after multiple lockdowns in which they juggled work, home-schooling and childcare. The vast majority are deeply concerned about their future financial wellbeing, despite revived employment rates.

2023 is a significant year for single parents. Access has been restored to the Parenting Payment Single until the youngest child is fourteen years of age; the punitive ParentsNext pre-employment program which caused much harm to parents and children will cease; and significant amendments are proposed to the Family Law Act of Australia to position the safety and best interests of children firmly at the centre of all court decisions concerning parental care and responsibility. However, there remains much to be done to overcome the various disadvantages encountered by single mother headed households.

Jenny Davidson

Chief Executive Officer



Demographic snapshot

1168 single mothers responded



44
Average age



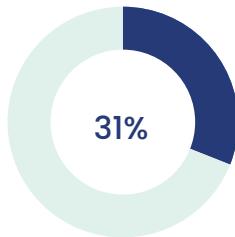
1.88
Average number
of children



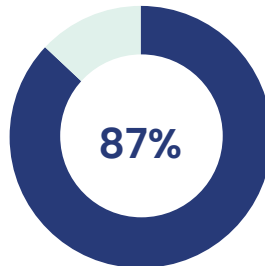
66%
of children are
under the age of 12



78%
are in paid
employment



have government
payments as main
source of income



are concerned
about long-term
financial wellbeing



34%
have no savings



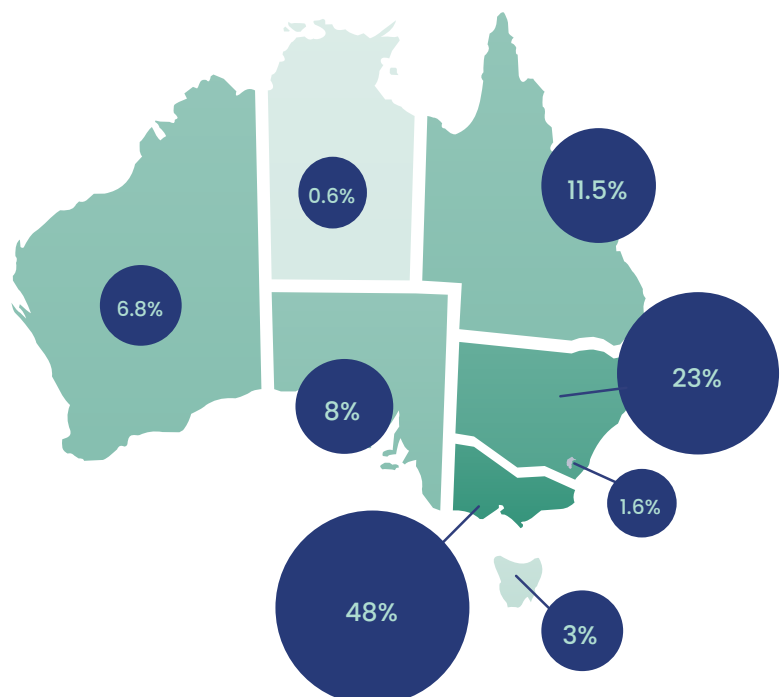
37%
have a gross
annual income
of less than \$40K



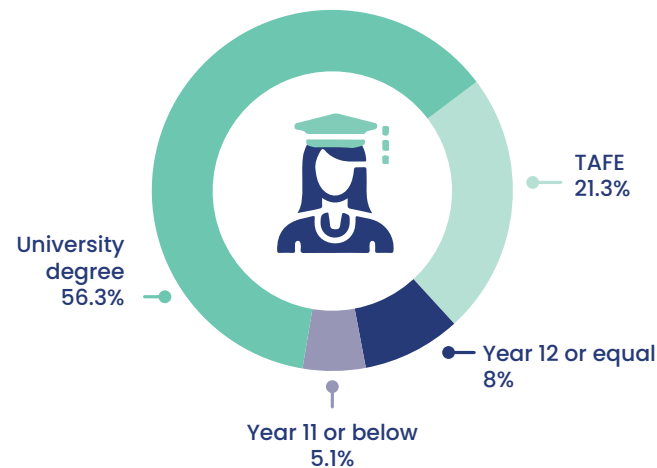
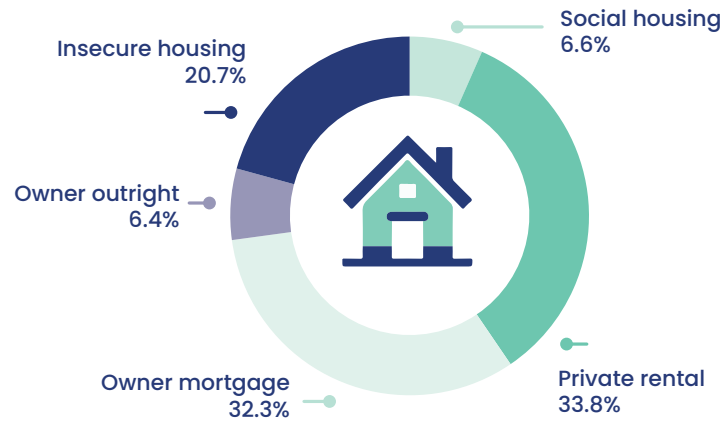
48%
have been involved
with Family Law

67%
have experienced
family violence

Where survey respondents live:



Demographic snapshot




7%
LGBTQI+


83%
born in Australia


10%
Aboriginal or
Torres Strait
Islander people

37%
have a
disability

38.3%
care for a
child with a
disability



Key findings and recommendations



Risk of homelessness is over three times greater than the national average

Applied to the broader population of 834,000 Australian single mothers, single mothers respondents' experience of homelessness or marginal housing at over three times the national average, which **equates to around 12,500 mothers with 22,500 children (based on 1.8 children per respondent) who are homeless or marginally housed.**

Safe and affordable housing is persistently the top priority for single mothers. Whether renting, grappling with insecure tenancies, or servicing a mortgage, the majority of our respondents call on State and Federal governments to provide affordable, appropriate and secure housing for all Australians.

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. **Replacing structural barriers to home purchase with stronger support** includes 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.

Key findings and recommendations



Employment is no guarantee of a liveable income

61% of 1168 respondents are sustaining their families (1,143 children) on less than \$60,000 annually, despite 77.7% being in paid employment.

On average, respondents have a child living in their care twelve days per fortnight yet nearly 78% are employed, with an extra 8.7% looking for paid employment. This is remarkably high given that the work of managing a house and children is not less with only one adult to perform it.

Analysis of Census data reveals single mothers work similar paid hours to all women; indeed, on average 2% more (34 hours 5 minutes v. 33 hours 25 minutes a week).

The good news is that employers are generally supportive, with 65% of respondents saying their workplaces are supportive of single mothers.

The toll of the COVID-19 pandemic on single mother workers was greater than for other family types including single fathers. Initially they lost or had to relinquish employment at greater rates, and were most heavily penalised by lockdown restrictions requiring them to juggle work with home-schooling and/or childcare. While they are now re-gaining employment, many are still exhausted and struggling.

67% of respondents have experienced violence and 58% of these state that family violence directly impacts their employment, with 26% citing a strong impact. This statistic is compelling and highlights some of the challenges facing those subject to violence. The surety that secure and well remunerated paid employment can offer many people is not always available to those fleeing violence, particularly with children.

Recommendations

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.



Single mothers with a disability or a child with a disability have it tough

Our respondents include single mothers with a disability and/or with a child with a disability at higher rates than the national average, thus providing a window into a significant subset of single mothers.

- 36.6% “have a long-term health or mental health condition, impairment or disability that restricts them in everyday activities.” Nationally, the closest comparison figure is 17.7% across the population. 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 all respondents 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.
- Of respondents who have a disability or who have a child with a disability, over 75% had experienced family violence.** That is nearly 8 in 10 who experienced family violence compared with the 6 out of 10 respondents who do not have a disability or child with a disability.
- Asked about their experience of the Family Law system, mothers of a child with a disability had a 43% more negative view of outcomes, proportionately 1.5 times higher than single mothers without a disability.

Recommendation

- 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.



About the survey

Survey background

Our second national survey was open for six weeks prior to and three weeks after the May 2022 Federal Election. This was longer than in 2018 due to the Federal Election and post-COVID factors.

Background

‘Single mothers’ include any women parenting alone regardless of marital status or journey to parenthood. Included are women who have escaped family violence; have shared care or full-time care; are separated or divorced from their defacto partners or formal marriages; have chosen sole parenting; are raising grandchildren; are foster or kinship carers parenting alone; or are widowed.

As representatives of and advocates for single mothers and their children, CSMC is committed to making available data-informed insights into single mothers’ lives across Australia.

Methodology

The survey design was influenced by the six priority areas of CSMC work outlined in our Strategic Directions 2021–2024 and illustrated below. Research and early testing with single mothers influenced the final choice of questions, which were largely multiple choice with free-text comments as applicable. These were interspersed with questions of perception using a five-point Likert scale.

In the wake of COVID-19, this survey also sought to reveal how the pandemic and related restrictions exacerbated issues faced by single mother families.

Hosted on SurveyMonkey, the survey was open from 8 April to 10 June 2022 with single mothers invited to participate via our member newsletter and social media platforms including Twitter, Facebook, Instagram and LinkedIn, and through promotion by like-minded organisations. The survey design did not require respondents to answer every question, allowing them to focus on sections and questions of greatest interest to them. Nonetheless average completion rates were high, with questions about each major section answered by at least 85% of respondents.

Partial submissions were reviewed as part of a data integrity phase and included where sufficient answers were provided to qualify as valid.

Overall, after excluding disqualified responses, there were **1,168 responses**.

Secure income	Education & employment opportunities that fit with family responsibilities	Safe & affordable housing
Safety, wellbeing & resilience of mothers	Family law and family violence	Children’s safety, wellbeing & opportunities to thrive

Figure: Six priority areas of CSMC work

Response rate

With 834,000 single mothers now in Australia, this is the largest survey of single mothers in Australia. CSMC had 2468 active subscribers to our e-news and 4744 members at the time of the survey promotion. Quarterly statistics for our social media in June 2022 showed a reach of 7188 across Facebook, Twitter, and Instagram. Based on this reach we achieved a response rate of 16%. This is a higher proportion of responses than in 2018.

We surmise, based on the articulated COVID-related stress and exhaustion, that the most COVID-affected and drained single mothers may not have had the capacity or inclination to undertake a long survey. Despite this, and notwithstanding the lower than desirable representation of respondents from diverse cultural backgrounds, findings resonate with CSMC's provision of specialist support and engagement with thousands of single mothers annually, and suggest we have attained an accurate picture of the challenges in the diverse lives of single mother families in Australia.

Analytics

All responses to this survey are anonymous. Python, R, and Excel were used to conduct a variety of quantitative and qualitative analyses. Reports from the national Household, Income and Labour Dynamics Survey (HILDA) 2020, ACOSS Poverty and Inequality Series (A Snapshot of Poverty in Australia 2022), and the ANZ Financial Wellbeing Survey series (2021 Adult Financial Wellbeing and the 2023 ANZ Financial Wellbeing Spotlight on Australian Women) have all contextualised the survey findings.

Data from the Australian Bureau of Statistics (ABS) was obtained and analysed comparing single mothers with partnered mothers.

Survey parameters were derived from CSMC experience rather than from alignment with national data sets. All references to these external sources and any differences arising are noted.

Free text responses were analysed to provide thematic descriptions of the overall dataset, balanced with nuanced discussions of particular issues arising from survey questions. N-gram and word clouds were used to summarise issues raised frequently in comments on a particular question. Thematic analysis was used in selecting relevant quotes.

The Future

This second national survey continues a pattern of demographic engagement to build better understandings of the lives of single mothers who head 12.7% of families with dependent children. We are keen to explore methodologies and partnerships that will more deeply engage single mothers who are Aboriginal or Torres Strait Islander, from language backgrounds other than English, or those whose life circumstances may mitigate against them feeling confident to undertake a survey.

About the survey

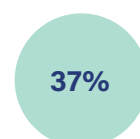
Survey respondents

1168 single mothers responded to this survey, with 82% from Victoria, Queensland and New South Wales. This reflects the general population distribution across Australia.

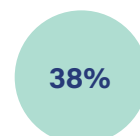
- 56% of respondents have more than one child**, with an average number of children per respondent of 1.9. Respondents have between them a **total of 2235 children**. 67% of the children are under the age of fourteen, with 37% of those under the age of nine. Regardless of the ages and number of children, on average, responding mothers had their child/ren living with them for 12 days per fortnight.
- The average age of respondents is 44**, three years older than the 2018 sample. Nationally, single mothers have a higher median age compared with all women and all persons, and their median age has increased further between 2016 and 2021, almost exactly mirroring the increase in our respondents. Given there are relatively fewer young single mothers in Australia in 2021 compared with 2016, there is little justification for the continuing stereotype of single mothers as young women who 'got into trouble'. In this survey, those aged 15 to 24 years are less than 3%, while 68% range in age between 37–51 years.
- 10% of respondents and/or their children identify as Aboriginal and/or Torres Strait Islander**. CSMC data collection reflects similar percentages of Aboriginal and Torres Strait Islander single mothers and community organisations among our regular Support Service contacts. Census data shows 3.3% of all women are Aboriginal or Torres Strait Islander, with 61% of these being mothers. The Census also reveals that 41% of Aboriginal or Torres Strait Islander mothers are single mothers. This picture is notably different from the total of mothers in Australia, where 53% of all women in Australia are mothers and 17% of these are single mothers.
- Living with a disability is a significant feature of our respondent population. 36.6%** "have a long-term health or mental health condition, impairment or disability that restricts them in everyday activities."² Nationally, the closest comparison figure is 17.7% across the population, with males and females similarly affected.³ Furthermore, **38.3% of respondents have a child with a disability**. Accurate comparisons are difficult as nationally, disability, health and mental health data are largely collected separately. Figures range from 7.7% for non mental health disabilities⁴ to nearly 14% of children affected by mental health disorders.⁵



Aboriginal or Torres Strait Islander people



have a disability



care for a child with a disability

- 83% of single mothers in this survey were born in Australia, as opposed to 71% in the Census. Nationally, single mothers are more likely to have been born in Australia and, as highlighted above, more likely to identify as Aboriginal or Torres Strait Islander. The proportion of all women and all persons who were born in Australia has decreased more in the general population between 2016 and 2021 than it has for single women. Thus diversity in terms of country of birth has increased generally, but not as much for single mothers as for other demographics. This is intriguing data and resonates with information received at CSMC from women who mention cultural barriers ranging from lack of words in some languages that equate to our understanding of 'single mother', to community opprobrium, and issues in accessing government and community services, and schools. CSMC data regularly show 25–27% of contacts are born outside Australia. Thus our service population is closer to the national data than responses to this survey.
- 10% of survey respondents identify as LGBTQIA+. The nearest national figure is 4.6% of women who identify as "gay or lesbian; bisexual; or a different term to describe their sexual orientation."⁶ This derives from the general social survey, as the Census does not ask about sexual orientation.
- 56% of respondents hold a bachelor degree or higher, while 31% have a certificate or diploma. Both figures are higher than Census data for 2021, which shows 41% of single mothers Australia-wide have an undergraduate or postgraduate degree and 22% have a VET certificate. According to the ABS data, single mothers are more likely to have a VET degree than other demographics, although involvement in under- and postgraduate degrees are on the rise. Further, including VET certificates, single mothers are slightly more likely to have some post-school qualifications than all persons aged 15–64.



83%

born in Australia



7%

LGBTQI+

Key Findings

Income



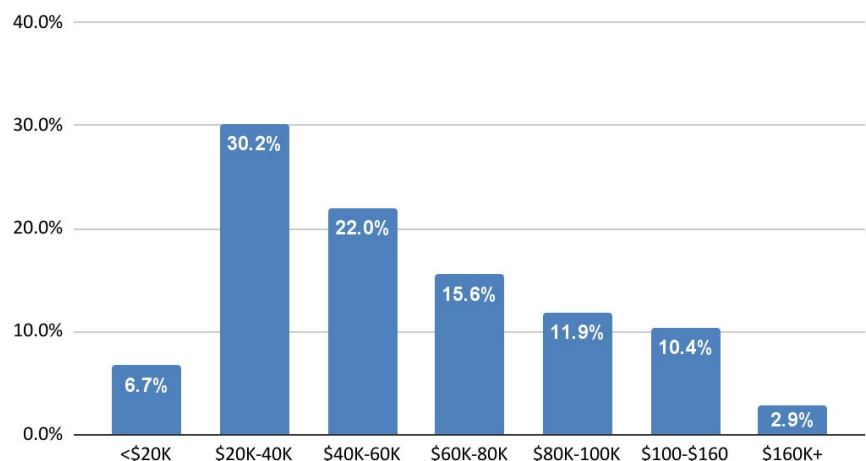
Income levels and poverty

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, as demonstrated in a nationally representative longitudinal study of Australian households⁷. Throughout that time, the majority of these families have been female headed, currently at 80%,⁸ and by the end of 2020 more than a third (37%) were living in income poverty.

This poverty is occurring despite 77.7% of our respondents being in paid employment, with a further 8.7% seeking work, as we discuss in a later section. These levels of employment demonstrate that single mother poverty is not arising from lack of effort on their part and, in fact, may be arising from policy design. Research suggests, for example, that Services Australia administrative practices can cause – rather than prevent – financial vulnerability and poverty among separating mothers⁹ and those escaping family violence.¹⁰

Gross annual income (n=1006)



Income levels and poverty

(Continued)

Child poverty affected one in six children in Australia in 2022, impacting their development and future opportunities in life. There is a concerning concentration in single parent households, with ACOSS reporting in 2020 that 44% of children in sole parent families live below the poverty line - more than three times the children in poverty in couple families. This child poverty has a gendered driver, and thus is amplified and concentrated for single mother-headed households.¹¹

61% of our respondents are sustaining a family on less than \$60,000 annually and these families include 1,143 children.

Poverty is calculated based on the respondent's number of children, annual income (weekly after tax income, using 2022-23 income tax rates) and employment status using thresholds from the Melbourne Institute Poverty Lines.

With the national median sitting at \$65,000, single mothers are firmly in the lower levels of the Australian income distribution. However, the grave reality facing single mothers and their children is much clearer when we overlay their incomes with Australian poverty lines.¹²

Making this calculation identifies that 56% of respondents are currently living below the poverty line, with the rate increasing according to the number of children in their care. This was the case before interest rates increased and cost of living pressures exploded. Thus, the situation for single mothers is generally likely to be much worse now.

This is further reinforced by 72.4% of respondents expressing difficulty in meeting their general cost of living expenses, with 35.1% reporting very difficult circumstances.

Both of these numbers are an increase since our 2018 survey, notably among those reporting very difficult circumstances (up to 35.1% in 2022 from 30.7% in 2018).

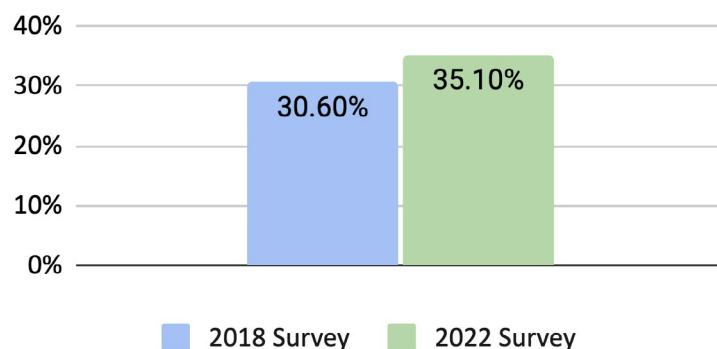
Since January 2022, with price inflation and interest rates exceeding all expectations, this trend of decreasing capacity of single mothers to meet their costs of living has been significantly exacerbated.

“You know what is coming in and can budget, but the cost of living is so high. It's very stressful and I am very afraid for our future.”

“Rising cost of living is very hard. We are solely reliant on my income with no safety net and limited extended family support. I have 100% care of my child and a large mortgage which I pay from my own part time income. I also pay around \$7K a year in childcare costs after the childcare subsidy.”

“It is more than just needing a secure income. It needs to be a high enough income to be able to keep up with the costs of living, and security for my child, including equity with his peer group. Many of their parents are partnered, with a level of affluence and investment far greater than my own.”

Degree of difficulty in meeting general cost of living expenses





Financial wellbeing and savings

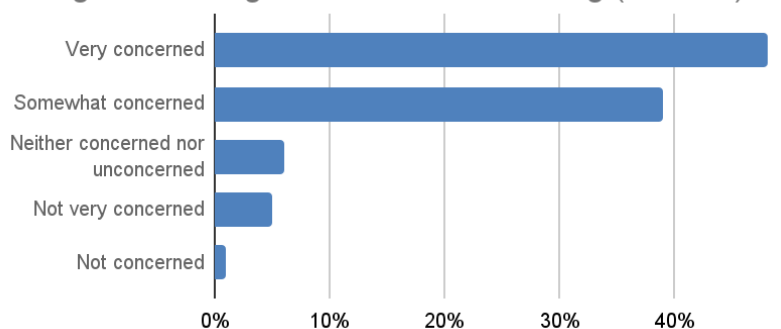
Financial wellbeing is a term that recognises finances are inextricably linked with our individual and social wellbeing. Increasingly, it is a measure of family wellbeing and a predictor of future resilience.

87% of our survey respondents express concern for their financial wellbeing, 48% of whom are very concerned. Only 6% are not concerned or not very concerned about their long-term financial future.

Among less advantaged respondents:

- 90% of those who live with a disability express concern for their future financial wellbeing. 64% of these are very concerned.
- 84% of mothers caring for a child with a disability are concerned with 54% of these very concerned.
- 79% of Aboriginal and Torres Strait Islander women are concerned about their financial wellbeing, with 56% of these very concerned.

Feelings about long-term financial wellbeing (n=1019)

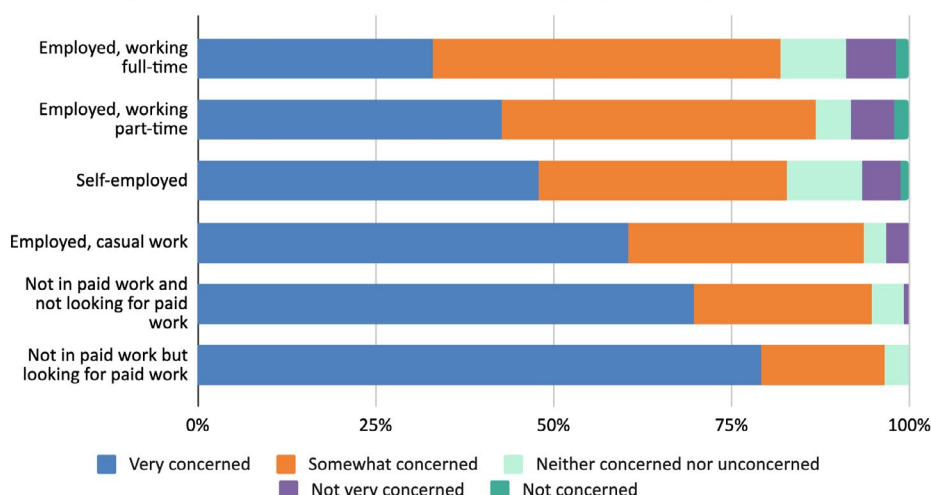


ANZ's Financial Wellbeing report, December 2021, showed single parents with the lowest financial wellbeing score compared to couples and individuals living alone.

Shockingly, employment — whether full-, part-time, casual or self-employed — is no protection against concern for future financial wellbeing.

Among respondents who provided both income and employment status, there is a small cohort who are employed full-time and have a below-median income. 69.6% of these respondents are in poverty and unsurprisingly, 93.7% of them are concerned about their future financial wellbeing.

Feelings about future financial wellbeing by employment status





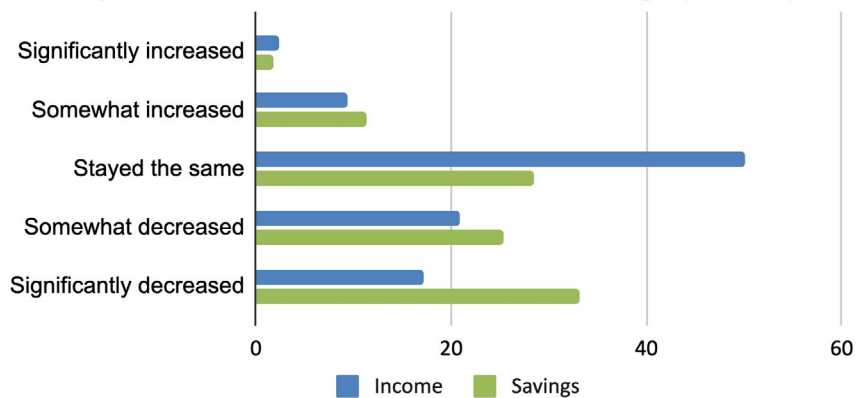
Savings

Savings and the ability to save money are important drivers to an individual's financial resilience in tough times and when unplanned expenses arise. Savings also contribute to wellbeing by enabling active engagement in social activities.

With lower incomes and rising general living expenses, single mothers are struggling to save money and build financial security:

- 33.6% of surveyed single mothers reported having no savings to rely upon.
- 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 of COVID on income and savings (n=936)



We asked respondents what it would mean to have a secure income.

Comments below highlight health concerns, children's wellbeing, struggles with meeting the costs of living, and future insecurity:

- “I would be able to save for our housing needs; would be able to meet the childrens' specialist learning and health needs. I would like to avoid retiring into poverty and risk homelessness.”
- “Being able to afford healthy food, decent clothes, enough petrol to get places and to feel like people not below the poverty line.”
- “It is crucial. Just because I am unable to work due to having difficulties, why should my children have to suffer and live in poverty and have that burden and struggle.”
- “Safety, stability, increased mental health.”
- “It would be comforting to know that we could afford bills and food without the stress.”

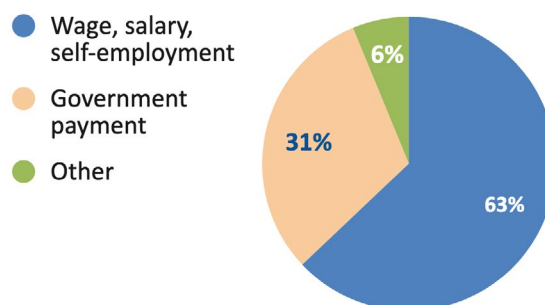


Income sources

As their main source of income, 63% of surveyed single mothers receive a wage or a salary from an employer, or their own business.

Grattan Institute findings in 2021 revealed that single mothers' workforce participation dropped at more than three times the rate of coupled mothers at the peak of COVID, and took longer to recover, with flow on effects for the family's financial situation.¹³

Main source of income (n=1012)



Curiously, while nearly 78% of respondents are employed, just 63% show wages or salary as their main income. There are a few possible reasons for this:

- Single mothers in casual and self employment earn income ranging from \$13,000 to \$100,000 plus. Many rely on a working age government payment to subsidise their earnings, or provide consistent income when their own varies.
- All working age government payments (e.g. Parenting Payment Single, JobSeeker, Disability Support Pension) have a 'taper rate' or amount above which earned income results in loss of government support and, critically, the health care card. Many single mothers juggle employment at this threshold, trying not to lose the card until their income is sufficient to cover the difference the card makes in health and other concessions.
- People with a disability often have a limit on how many hours per week they are able to work and thus may be employed, but not at a level where wages are their main income.

The annual Household, Income and Labour Dynamics in Australia (HILDA) survey shows that the risk of financial hardship for single parents is at least double that of partnered parents. De Gendre et al (2021) further noted that single mother households are twice as likely to live in poverty as single fathers.

31% of respondents rely on a government pension or allowance as their main source of income:

- 23% of these receive the Parenting Payment Single (PPS). Originally available to single parents with a youngest child under sixteen years, PPS was restricted in 2013 to those whose youngest child was under eight years. As of September 2023, eligibility is restored to those with a youngest child under fourteen years. This should have a positive impact on rates of child poverty, as research shows that the 2013 downgrading of around 80,000 single parents to the much lower paid Newstart Allowance (now JobSeeker) was a catalyst for child poverty rates ascending steeply. Family incomes fell by \$60-\$100 per week, with single mothers wryly observing at the time that "no child eats less at sixteen than they did at eight!". The 2023 move, while an improvement, continues to exclude more families than the original, and the payment still leaves households below the poverty line.

Income sources

(Continued)

- **10% of respondents receive JobSeeker as their main income.** During COVID, the government doubled JobSeeker with the coronavirus supplement for several months, to ensure a liveable income for the many Australians whose employment was affected and urgently required government support. This tacit acknowledgement by the government that JobSeeker is well below poverty levels was not lost on single parents who struggle to raise children on this same payment. Many find that the label of 'unemployed' that accompanies receipt of JobSeeker adds insult to the exacerbation of their poverty, given their significant unpaid workload.
- **4% of respondents live on the Disability Support Pension** with its increasingly tight eligibility criteria. Recipients are often distressed by requirements to prove annually that their disability remains permanent and severe. Recipients were excluded from the coronavirus supplement.
- **10% of respondents receive the Carer Payment** which recognises they are caring for someone (e.g. their child) who has a significant disability or illness or who is classified as 'frail aged' (e.g. a parent or grandparent). This payment was excluded from receipt of the coronavirus supplement.
- **Less than 2% of respondents receive Austudy.**

In addition, supplementary payments either accompany payments listed above or are available to those on medium to low incomes. These include:

- **Commonwealth Rent Allowance (24% of respondents).** This allowance is currently far below market rents.
- **Family Tax Benefit (63% of respondents).** This payment requires children to be immunised and to have a pre-school health check. There are two components:
 - Family Tax Benefit A is available to all families with dependent children and an adjusted taxable income less than \$80K.
 - Family Tax Benefit B is available to single parents depending on any child support they receive, carers, and some couples. It cuts out at an adjusted taxable income of \$112,578.
- **Child Care Subsidy (22% of respondents)** is available to all parents of children 13 years or less, and is income and activity tested. CSMC, along with others, is lobbying to remove the activity test which has a narrow focus on employability. Parents with cancer or a disability, and parents who need time to complete tasks without a small child on hand all miss out, as does the child. The May 2023 budget foreshadowed increases to the subsidy but no change to the activity test.

12% of respondents receive no government supplements or assistance of any kind. These are single mothers in paid employment receiving an income of well above \$100,000 per annum.

Key Findings

Employment status & education



Parenting and paid work

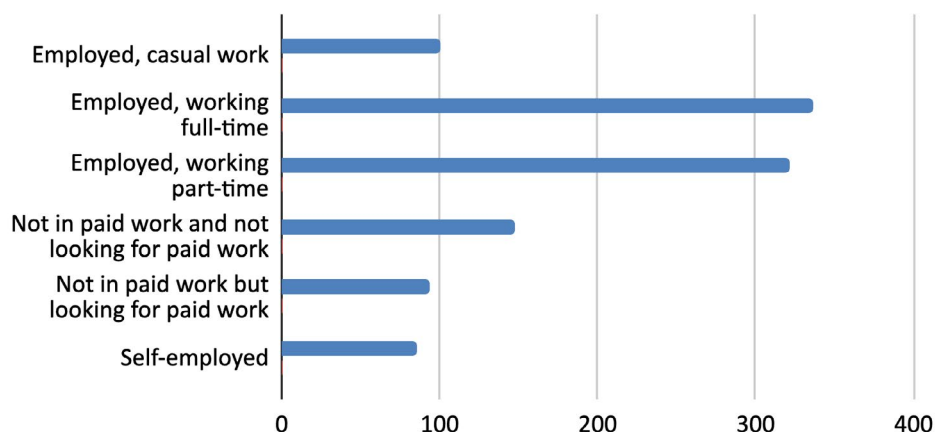
With 87% of respondents concerned about their financial future, these high employment figures indicate the determination of single mothers to overcome challenges.

77.7% of respondents to this survey are employed, either full-time, part-time, casual or for themselves. 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.¹⁴

Respondents to our survey are well motivated in relation to employment. Their full-time employment aligns almost exactly with those of single mothers responding to the Census (31% and 32% respectively), while our combined part-time and casual figure is much higher than the ABS part-time/ casual rate (39% versus 29%).

Employment status (n=1086)

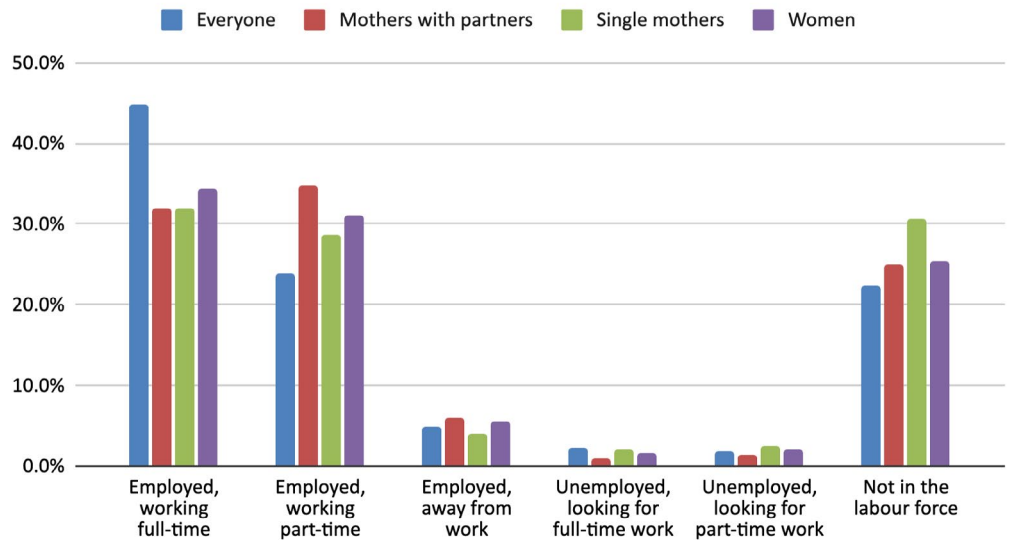


Parenting and paid work

(Continued)

The following graph positions single mothers as a discrete group in the national labour force.

ABS Labour Force Status, 2021



Australia-wide, single mothers' full-time engagement is the same as partnered mothers, their part-time/casual engagement is less (reported as one group in ABS data), and their non-engagement is higher than partnered mothers by 6%. Their search for full- and part-time work is higher.

Analysis of Census data reveals **single mothers work on average 2% more hours than other women** (34 hours 5 minutes v. 33 hours 25 minutes), equating to an additional 34 hours over a year, possibly trying to make ends meet while earning a lower wage.

The lives of single mothers reflect many of the tensions around work in our society. The term 'work' commonly refers to and is perceived to mean paid employment, while other forms of work described as 'care' are unpaid and generally disregarded, despite its value.¹⁵



Parenting time

Single mothers have their children an average of 12 days per fortnight.

It is important to ground discussions about single mothers and employment on the number of days per fortnight the mother has a child or children living with her. Accommodating household and caring tasks (shopping, drop offs to extra-curricular activities, caring for a sick child) illustrate the significance of one parent doing everything.

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

A study by Price Waterhouse Cooper shows that unpaid care contributes around 20% to the economy and is largely undertaken by women.

PWC also shows that the value of the unpaid care of children "makes it Australia's largest industry, larger than any in the formal economy".



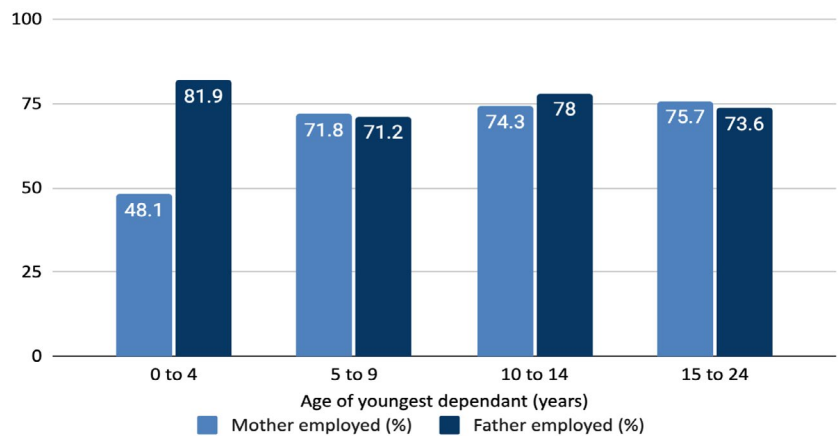
Children's age

The age of children significantly affects a single mothers' engagement in employment.

The age of children significantly affects a single mothers' engagement in employment, as demonstrated in this ABS graph released at the time of our survey.¹⁶ Nationally, this shows considerable parity with single fathers in employment with the exception of children 0-4 years.

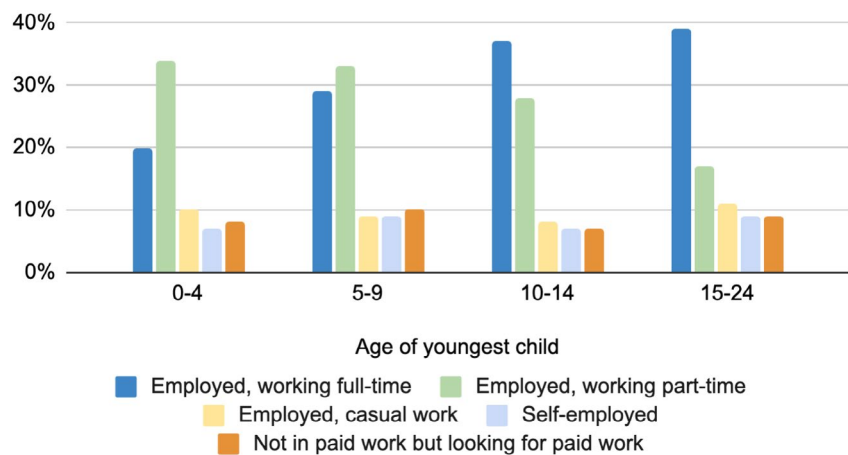
One parent families by employment characteristics and age of youngest dependant, June 2022

Labour Force Status Families, June 2022



Respondents to our survey tend to follow the pattern of the ABS data, noting that the ABS combines all forms of employment whilst ours is segregated by type.

Employment status by age of youngest child (n=936)



In our dataset:

- Full-time work increases with the age of the youngest child.
- Part-time work is highest during the pre-school years of the youngest child and decreases gradually.
- Casual work sits at around 10% throughout children's growth to adulthood.



Childcare

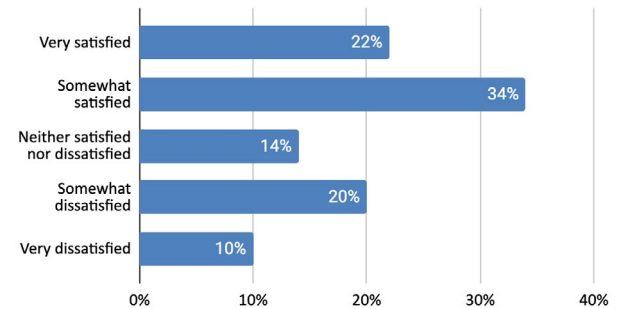
A further factor in women's employment is their ability to access affordable, high-quality childcare with which they feel satisfied.

Going to work knowing your pre-school age child is happy and safe is a very different experience from having concerns about the level of care being provided or the child's sense of security in the environment.

29.3% of respondents were dissatisfied with the arrangements for their child's care.

This is a compelling negative and suggests a constant strain on the abilities of these women to do well in employment or education. On the other hand, 56.4% were satisfied, with 14% neither satisfied or dissatisfied.

Childcare satisfaction (n=905)



A 2019 study found that:

- "Overall, almost three out of four mothers (74%) reported that childcare has a large or moderate impact on their working hours.
- In contrast, just one in 10 mothers reported no impact on their working hours."
- The same study concluded that: "In selecting childcare, mothers tend to prioritise warmth of care-giving, location and cost rather than the regulated aspects of formal childcare such as early learning and staff credentials."¹⁷

“ I care for my children full time as I recently fled domestic violence. Am looking into childcare now but very concerned to get the right care after they have had such a hard time.”



Workplace support

65% of respondents consider their workplaces supportive of single mothers. 21% say their workplace is unsupportive and 14% did not express a strong opinion.

“ I'm very lucky that my employer understands if I have to take a day off for my son or if I am late because he is in meltdown mode.”

“ I've been in four different workplaces over COVID. One was very unsupportive. The other three were supportive but in saying that I try not to let it interfere, and work very hard to organise care for my kid while I'm working.”

“ My employer allows me flexibility in start and finish times, which days I work etc. I have been employed there since well before I had children.”

“ Unless you've been in the position as a single parent no one has a clue of the mental and physical toll it takes.”

“ Hard to progress beyond a certain level as little understanding of the need to leave early sometimes to e.g. take kids to sports training... and to take the amount of holiday days.”

Not in paid work

The 13.6% of our respondents 'not in the labour force and not looking for work' describe the two main reasons for their current employment status as 'being a full-time parent' (54%) and 'having a disability or illness' (43%).



Education

Census data for 2021 shows that overall, 41% of single mothers have an undergraduate or postgraduate degree with both undergraduate and postgraduate degrees on the rise among single mothers, and 22% have a VET certificate.

“ 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.”

Looking at this figure in relation to the Labour Force data above, the rate of non-engagement with the paid workforce of our respondents is 11.3% lower than for partnered mothers and 17.1% lower than single mothers who are also 'not in the labour force and not looking for work'.¹⁸ As the majority of all respondents have their children living with them full-time for twelve days a fortnight, it is perhaps most notable that there are not more in this category.

8.7% of respondents who are 'not in the workforce but are looking for work' is higher than the 6% in the most recent labour force survey.¹⁹ While the figure in our survey is higher, it is worth noting that nearly 24% of the 8.7% who are not currently in but are looking for paid employment are also currently studying. This suggests high levels of commitment to improving their employability status and potential to earn a reasonable income.

Single mothers who responded to this survey have achieved a higher level of education than the national average for single mothers.

56% hold a bachelor degree or higher, and 30% have a certificate or diploma.

Single mothers in our experience, and as indicated in this survey, are generally keen to be in paid employment. They are also conscious, however, that as sole parents they need their employment to be secure, supportive and sufficiently remunerated to enable them and their children to thrive, not suffer.

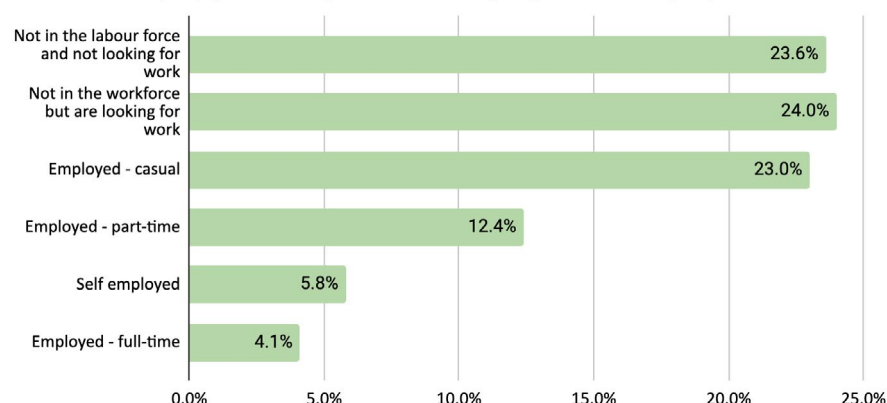
The reality of one parent with twenty-four-hour responsibility for one or more children is that running a household, heading a family and parenting can result in little to no capacity for paid work.

Despite the oft cited mantra that “the best form of welfare is a job”, those on income support and minimum or low wages know this to be a terrible trap. **Working for wages can become an utterly exhausting and thankless task when it is coupled with poverty, no paid leave, and the terror of falling sick or other unexpected calamities.** On the other hand, better remunerated single mothers strive to amass sufficient savings to cushion the triple demands of paid work, home work, and parenting.

We did not ask respondents if they were currently studying but did ask the reasons for their current employment status which elicited this data.

We were struck by the fact that studying was occurring in all groups, even among those in full-time employment.

Rate of study by percentage in each employment category



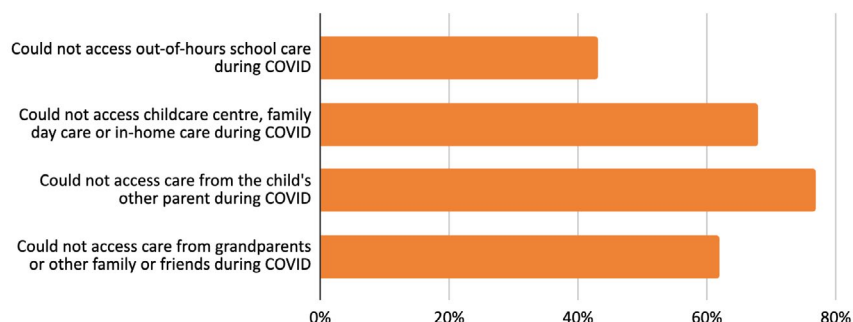


COVID impact on employment

In 2018, respondents to our survey identified ‘flexibility’ as a key factor in enabling them to take up more paid work. In a stroke of irony, COVID-19 brought with it a global discussion of flexibility, albeit largely limited to working from home.

Single mothers who greeted the first round of COVID lockdowns with “welcome to my world” (of limited freedoms) rapidly realised considerable differences in the ways people work from home. Where there are two parents, home-schooling (a COVID restriction in many places) is manageable, however difficult. As sole parents, many of our respondents found the juggle of work and homeschooling near impossible, with mental health ramifications for both mother and child.

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



- “ 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.”

Single mothers were dramatically impacted by the onset of COVID, with the Grattan Institute²⁰ noting in its 2021 report that: “The challenge of absorbing the increased care load with work was even more acute for Australia’s 1 million single parents (80% of whom are women). Workforce participation rates for single mothers were 10% lower at the peak of the lockdown – a much more significant drop than for other parents – and have taken longer to recover.”

The Grattan Institute analysis also showed: “that single parents’ hours worked were still down 10% in December (2020), even after a pre-Christmas boost. The persistent loss of paid work suggests access to formal and informal childcare remains a barrier for single mothers. This is particularly concerning because single parents were already the group with the highest poverty rates pre-COVID.”

It was, however, not only the increased burden of care that drove mothers and single mothers from the workforce. The Grattan Institute report also reveals that women: “were more likely than men to lose jobs and hours during the lockdowns... because women were more likely to:

- work in the hardest-hit industries;
- work in the hardest-hit occupations;
- work part-time, and part-timers were more likely to lose jobs; and
- work in a short-term casual job, and so be ineligible for the JobKeeper scheme.”

COVID impact on employment

(continued)

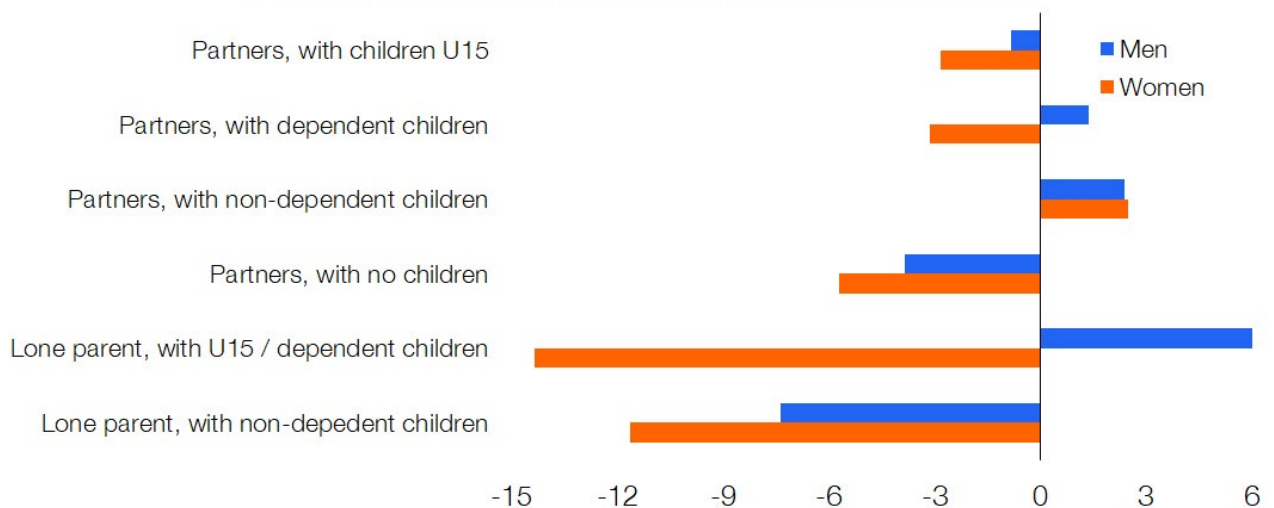
Given that single mothers are more likely to have more post school qualifications than all women (aged 15–64) or even all persons (aged 15–64), it is striking that single mothers' paid employment was more quickly and more negatively impacted by COVID than for any other family type, even when they did not have dependent children.

This likely reflects an issue that we have long identified as being of grave concern for single mothers. The casualisation of about 10% of this workforce group is a response to their immutable caring responsibilities and a lack of part-time options, and leaves many with no career path as their children get older and gain independence. The private sectors' move away from permanent part-time roles to casual roles brings also the removal of leave provisions, including holiday and sick leave.

For single parents who were required to homeschool and/or had pre-schoolers home with childcare centres closed, having no leave to draw on equated to having to give up paid hours, and for some the loss of jobs as a result. This challenge was in addition to the decimation of many highly casualised industries early in COVID lockdowns, in which many single mothers were employed, triggering a significant drop in paid employment due to economic levers.

Gender disaggregated data²¹ displays the marked reduction in employment of female lone parents with both dependent and non-dependent children, in the early months of the COVID-19 pandemic.

Change in Australian employment by family dynamic
% change (March 2020 to June 2020), seasonally-adjusted



Source: Australian Bureau of Statistics, Indeed (seasonal adjustment)

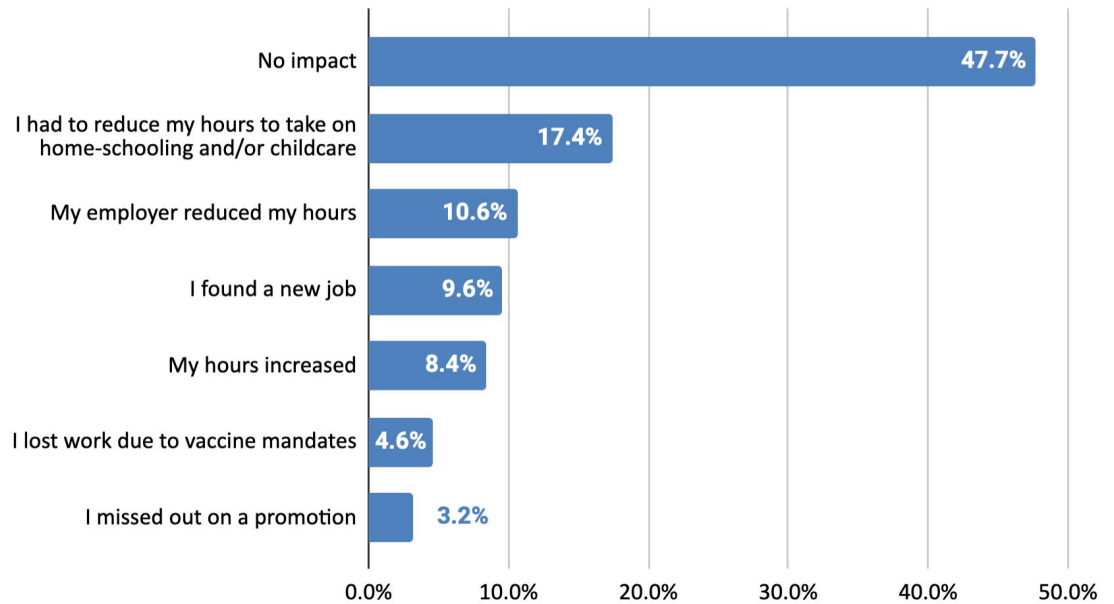
indeed

COVID impact on employment

(continued)

In our survey, two years after the above dramatic change in employment for lone female parents, nearly 48% of our respondents say COVID had no impact on their employment status.

COVID impact on employment status (n=1168)



35.8% saw a negative impact with over 17% having to reduce their hours to take on home-schooling and/or childcare. Nearly 10% had found a new job and just over 8% had their hours increased.

Our survey did not inquire into respondents' occupation or field of work, but Census data shows single mothers are more likely to be community and personal service workers or clerical and administrative workers compared with all women and all persons.

ABS data also shows the industries in which single mothers are most likely to work are healthcare, education and retail. Single mothers are especially more likely to work in healthcare and social assistance compared with others. Furthermore, the fastest growing occupation among single mothers between 2016 and 2021 was 'manager'. This broad term is well defined by the Australian Bureau of Statistics and incorporates indicative skill levels. In Australia, the definition implies a Bachelor degree or higher qualification, five years relevant experience, AQF Associate Degree, Advanced Diploma or Diploma.²²

Key Findings

Housing

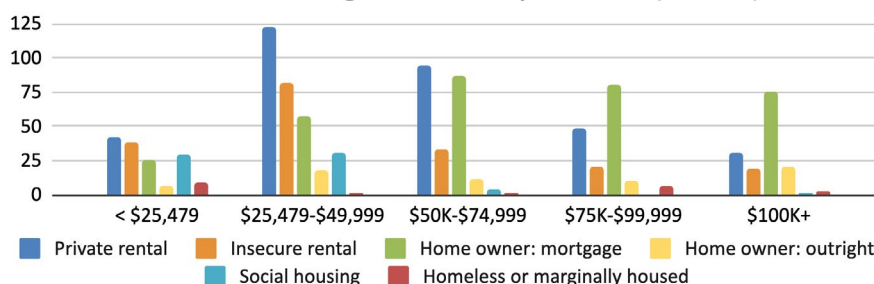


A diversity of housing

Looking at the housing circumstances of single mother families by income, it is astonishing to see every income level represented in every housing type.

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Current housing situation by income (n=986)



This includes a small number who earn more than \$100,000 per annum who are living in tents and caravan parks. In contrast, other respondents earning less than the poverty line of \$25,480 are paying a mortgage, likely secured during a period of financial stability, potentially prior to a family breakup. Perhaps more than anything else, this data spells out both the precarity and courage of single mothers' lives.

The data also represents the lived reality that the majority of low income single mothers are competing in the private rental market, as public housing and home ownership are both largely out of reach. Given the rising costs of rents and the acute competition to secure properties, this reflects an area of great stress for many single mother families.



Homelessness

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

Applied to the broader population of 834,000 Australian single mothers, this equates to around 12,500 mothers with 22,500 children (based on our rate of 1.8 child per respondent) homeless or marginally housed.

“ I’m scared to hell about a rent increase or termination of lease for no reason, and becoming homeless. I do not feel safe as rent is already a huge percentage of my income.”

With nearly 2% of survey respondents and their children homeless, single mothers and their children are carrying significant disadvantages. On Census night, it is estimated that 1 in 200 Australians were homeless, equating to a rate of 0.5%.

With 1.9% of our survey respondents citing either being homeless or living in a “boarding house, shelter or refuge, caravan park” (all circumstances the Australian Bureau of Statistics counts as being homeless²³), **respondent single mothers are experiencing homelessness or marginal housing at over three times the national average.**

Amongst the 412 comments respondents made about their housing situation, a further 22 respondents (5.3%) mention they expect or fear becoming homeless due to continuing rent rises.

Additionally, 7% of survey respondents said they “live with family and friends”. Callers to our support services tell us this description ranges from couch surfing to living in a garage or shed, some dealing with deeply uncomfortable interpersonal dynamics, and others a mutually supportive arrangement.

The Australian Housing and Urban Research Institute (AHURI) reports that: “Single mothers can face unaffordable housing costs as they need to rent or buy a dwelling with enough bedrooms for their children; this is especially the case if their children are incompatible for a shared bedroom. Finding a shared house with an unrelated housemate may also be seen as less of an option, as the right housemate needs to be someone who the parent feels is ‘safe’ with their child.”²⁴

CSMC has long regarded single mother families as a bellwether of increasing housing unaffordability, with housing and homelessness in the top three reasons women contact us for help for the past decade. With COVID restrictions now officially a thing of the past, and with the cost of living crisis biting, our data at the time of this survey shows housing insecurity and homelessness in top position on the list of client concerns, closely followed by financial insecurity. Some of the issues women reported to our service align with comments made by respondents, including:

- receiving a notice to vacate
- having applied for and been rejected for over 100 rental properties
- sleeping in their car, or concern that this was going to be their only option
- sleeping in a friend’s garage
- been assaulted at a motel where they were housed temporarily
- paying more for their transitional housing property where they were housed after escaping violence than they would pay in an equivalent private rental property
- waiting more than 4 years on the housing priority wait list
- giving up their children to a family member due to being homeless.

In the face of a constant litany of issues such as these, day after day, workers in CSMC and in many other community organisations are struggling to provide viable options to families who report or fear homelessness, and to maintain a sense of optimism faced with the lack of solutions.



Renting

While the median private renter spends around 26% of their weekly income on rent, many single mothers are paying a lot more than the accepted 30% national measure of affordability, and increasingly the percentage is above 50%.

“ Recently received a no grounds eviction notice. Rental prices have increased significantly over the past year and I will have to pay at least an extra \$160 per week.”

“ Currently have a notice to vacate and absolutely nowhere to go.”

43% of survey respondents are renting. Of these:

- 32% are in the private market with a lease of longer than six months
- 8% have a lease of less than six months
- 1% are in shared housing with a lease less than six months
- 2% are both renting and paying off a mortgage.

An additional 6% are in public, social or community housing and, in terms of tenure and affordability, may be among the most secure.

With the rising cost of living, many women are struggling to pay their rent and to feel confident about their future.

Respondents who commented on the rising costs of rent were not imagining it. In July 2022, the ABS “incorporated a new data source to measure the rents series in the quarterly CPI and monthly CPI indicator.” They note that: “Since 2021, rents have increased across inner-city and regional areas throughout all the states.”²⁵

The 2019–2020 ABS Survey of Income and Housing (SIH)²⁶ showed that renters tend to have lower incomes and spend a larger share of their disposable income on housing costs compared with owner-occupier households (both outright owners and those with a mortgage).

While the median private renter spends around 26% of their weekly income on rent, many single mothers are paying a lot more than the accepted 30% national measure of affordability, and increasingly the percentage is above 50%.²⁷

Based on ABS figures, it appears that the median rent increase for Victoria is 11.97% (comparing a median weekly rent of \$375.10 in June 2018 to a median weekly rent of \$420 in February 2023). Looking across states and territories, the increases range from 8% in NSW to 44% in Tasmania.

“ The cost of my current rental is unsustainable for me.”

As 61% of respondents sustain their family on less than \$60,000 annually, and with 31% relying on government income support, we turned to the Annual Anglicare Rental Affordability Snapshot²⁸ to see if single mothers are significantly disadvantaged in the rental market. The findings are shocking: “Single parents with a child on the Parenting Payment are able to afford just 61 (0.1%) of the properties advertised on the Snapshot weekend. Single parents on Jobseeker can only afford nine of the listings on the Snapshot weekend (0%)”.

Stepping up a tier, we looked at rents for those on a minimum wage for 38 hours per week, which at the time of the survey was \$812.44, or \$42,250 per year. Given this is full-time work, a single mother in this position is likely to be paying some form of childcare whether for a small child or out-of-school hours care. Thus it is not surprising that Anglicare concluded: “... a single parent working full time on the minimum wage can afford 0.7%, or 335 rental dwellings.”

Renting

(continued)

“ Rental properties for a 3 bedroom house cost more than my weekly wage, making it impossible to find suitable housing.”

Australian Housing Urban Research Institute (AHURI) research notes that: “While there are government strategies to provide rent supplements for women escaping violence (for up to 3 years), to escape Domestic and Family Violence, women need housing that is affordable in the long term.”

The concept of ‘affordability’ itself is inconsistently applied. Anglicare uses the nationally accepted benchmark of 30% for its annual snapshot, while in Victoria and other states and territories, government initiatives such as the Private Rental Assistance Program (PRAP) use 55%.

These programs are intended to prevent or end homelessness by assisting those at risk, in transitional housing or escaping family violence to “sustain affordable and appropriate housing in the private rental market.” Eligible households are financially disadvantaged, and program guidelines stress affordability over time and the sustainability of the rental proposition and yet “...bond loan eligibility assesses that rent must be less than 55% of household income.”

This is extraordinary when compared to the 30% baseline used more broadly and says a great deal about both the desperation among low income renters to find and maintain housing, and the intimate knowledge governments have about the sharp end of the housing affordability crisis. It also begs the question: if people are being made ineligible for support once the commitment to rent reaches 55%, how many low income Australians, including single mothers, are paying more than this?

Research²⁹ attributes the increased rate of after-housing poverty among sole parents relying on income support from 35% in 2009 to nearly 60% in 2014, to 2007 and 2012 policies which shifted single parent families from Parenting Payment Single to Newstart. Overall, single parents affected by this policy commonly lost between \$60 and \$100 a week, while the government saved \$728 million over four years.

AHURI research included interviewing workers in family violence support services. They identified that a lack of affordable housing increases risks of women returning to abusive relationships in order to have housing for their children and themselves.

In some cases, workers believed that due to the lack of appropriate and affordable housing their services could only “offer accommodation that is perceived by their client to be more dangerous than current arrangements, and this results in clients feeling that they have no choice but to stay with the perpetrator.”³⁰ Of 168,000 women whose experience of family violence was studied, 13.6% returned to live with the perpetrator of violence due to “having nowhere to go.”³¹

“ Now single parent because of DV and there are no houses available and I don’t want to put my kids through more distress by living in temporary accommodation.”

“ My daughter and I have just endured 8 months of homelessness because our landlord (of 11 years) decided to cash in on staggering increases in property values in our area. I have now been able to buy but only because I had a stable income – in 8 months I could not find a rental property for us (despite stable employment and rental history). No homelessness services could help me BECAUSE I had stable income and some money in the bank, and no other problems bar homelessness.”



Owning/purchasing

Frustration at paying rent equivalent to a mortgage abounds, but ownership has its own challenges.

40% of respondents live in a home they either own outright or with a mortgage. An additional 2% are both renting and paying a mortgage, in many cases because they are building. Comments reveal that many more aspire to home ownership.

“ I would love to buy my own house for me and my children, to have a safe place that we don't ever have to leave. It is my dream to have a forever home to call and make a home.”

“ I have a deposit but cannot get a mortgage to buy a house - so I keep paying rent which is more than the mortgage would be.”

Owning their own home is described in comments as the preferred situation, particularly for those renting in circumstances where tenants have so few rights to long leases, rental caps and security. Comments also reveal, however, that for many respondents owning their own property is very much a mixed blessing with worry about increasing mortgages and, in some cases, old houses they cannot afford to repair.

“ I'm lucky I got over the line for a mortgage - I worry about interest rates or me getting sick or otherwise being unable to work.”



Impacts of COVID

The negative impacts of COVID on housing have since expanded to significant rising rental costs.

25% of respondents' housing experiences were negatively impacted due to COVID, while just 3% experienced positive impacts to their housing situation.

- 27% of those who identified as homeless indicated negative impacts.
- Those living in a rental property with no lease or with a lease of less than six months were the most negatively impacted cohort, with 35% of these experiencing negative effects. Analysis of comments made by this group reveals that many had experienced homelessness in the past.
- Unsurprisingly, the most resilient group were homeowners, with 80% citing no impact. Even these were not unscathed however, with 12% also citing negative impacts.

While respondents in some states would have experienced a short term freeze on rents, comments indicate any benefit was outweighed by losing income and subsequent rental prices increases.

“ During COVID, house prices increased by 14 per cent in my area.”

“ I'm completely priced out of the market for both buying and renting since COVID. It's impossible now.”

“ Real estate agents have gone crazy during COVID, they put up the rent 35% in the past 2 years! I live in a 2bdr duplex with my 3 children, because I can't afford anything bigger, even if I could find something!”



Future confidence

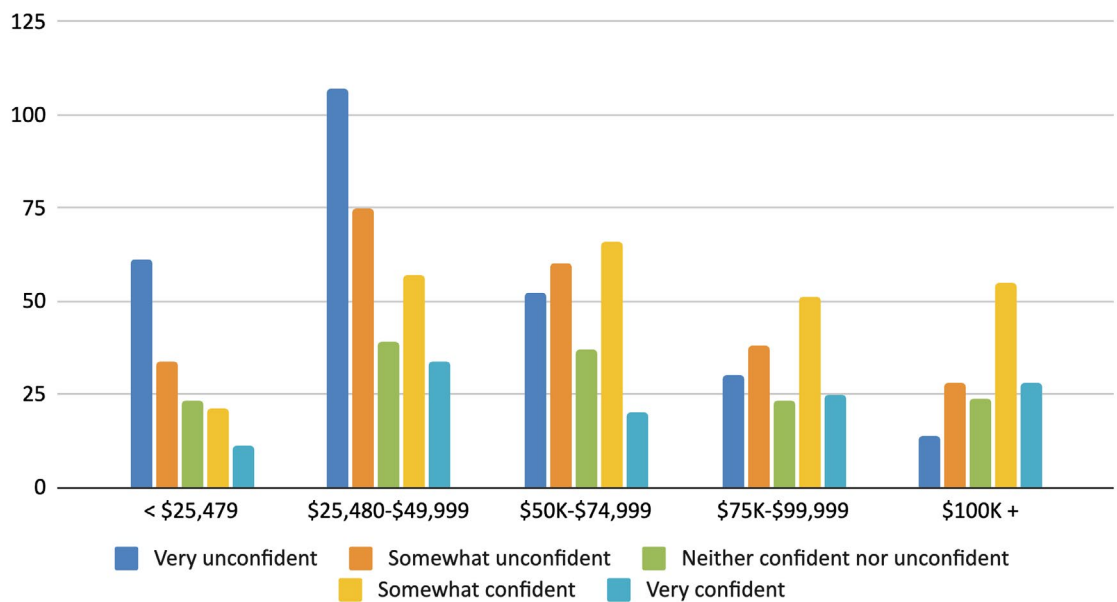
Consumer and business confidence are important markers of economic wellbeing. 49% of respondents were not confident of their long term housing, with 26% very unconfident.

While around 36% of respondents felt confident about their longer term future (with 14% non-committal), it is alarming to have nearly half the survey population concerned about this critical area of wellbeing.

There is an evident correlation with income, as 66% of respondents who are “somewhat unconfident” in their housing situation are living in income poverty.

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.

Long term housing confidence by income (n=1014)



“Renters are the poorest in society but the system works for investors and renters are seen as bank accounts for those investors. Housing insecurity causes or exacerbates mental health issues, high youth crime rates, marriage breakdowns, poverty and so much more. It is fundamental that we provide all people, especially children, with the opportunity to live in stable homes and neighbourhoods otherwise they are never able to develop a sense of belonging and value within a community. The housing crisis is a human rights issue and we must act accordingly.”

“It would be nice to not have to choose between food or rent or bills.”



Improving housing and homelessness for single mothers

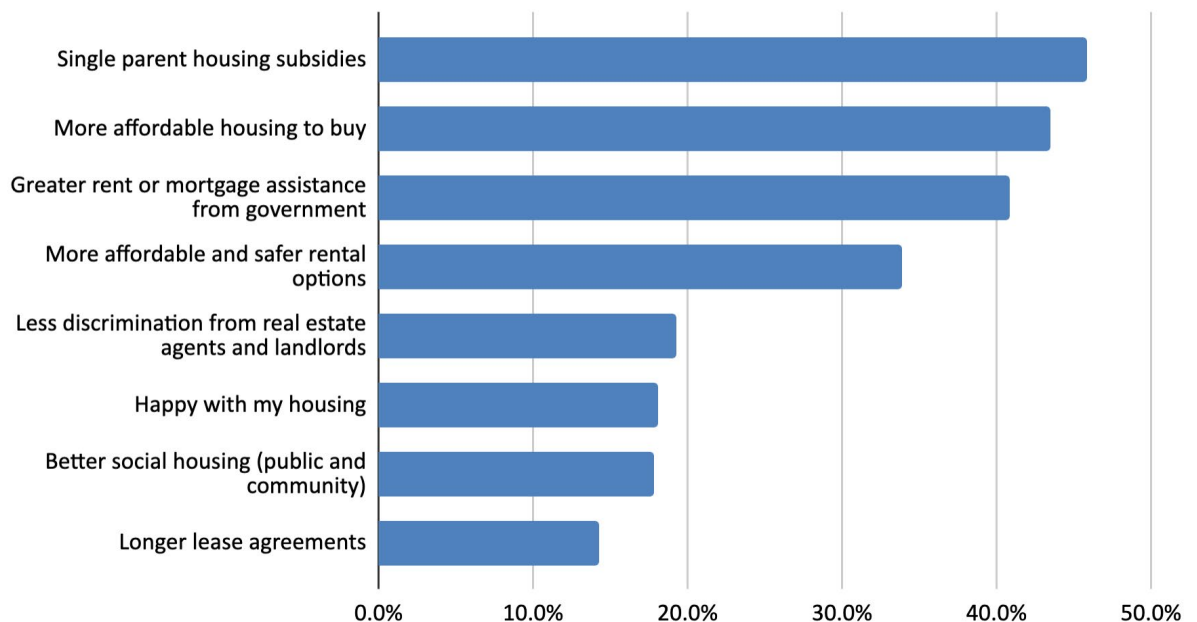
With housing a significance challenge for single mothers for over a decade, their suggested improvements are worth noting.

Asked what would improve their housing situation, respondents' preferences were spread between purchasing and rental support, action from government, and less discrimination from real estate agents and landlords. Only 18%, less than one in five, said they are happy with their housing situation.

Housing is the security basis from which much else springs including recovery from family and financial violence, stable employment and education, and the ability to nourish one's family, among others.

There is ample evidence that "family and domestic violence is the key driver for women and children seeking assistance from specialist homelessness services."³²

Housing improvements (n=1168, multiple choices)



A year after the close of this survey, the capacity of these services to accommodate those fleeing violence is further reduced by the increasing unaffordability and general lack of available housing. Additionally, women aged 65–75 years are the growing face of homelessness, arising from the economic cost of years of unpaid care responsibilities, and for many, escaping a violent relationship with their children.³³

Investment in secure, appropriate and affordable housing for single mother families would provide immediate economic benefits and lessen longer-term social and economic costs.

Improving housing and homelessness for single mothers

(continued)

Respondents to our survey were keen to convey their thoughts to policy makers, with 35% of the total cohort posting a comment. Comments below convey the sentiments of many:

- “ The government needs to support women who have left marriages because of DV by assisting them to get back on the property ladder.”
- “ There is a single parent home loan scheme which is deceiving as it says you only need a 2% deposit but when I went to the broker they said you will need more than that.”
- “ Banks were biased about a single mother with dependents. Very derogatory in their treatment of single mothers & comments to me.”
- “ We are living with family and building a home. I found landlords were not keen to rent to me for the first time in my life, which I can only put down to being a single mother of two small children, as I have an unblemished rental history and stable employment.”
- “ Housing stress is killing me. Our rental is tiny and covered in mould. I'm so terrified of the health implications. My kids can't have friends over because it's embarrassing. Heating and drying the house (running a dehumidifier) is costing a fortune. My rent just increased.”
- “ Please consider the whole picture of housing and the way it affects single parent families. I was homeless for six months with my children. I was lucky to stay with family during that time. But I saw a family who lived in a tent. How can we make things better for everyone?”
- “ I'm extremely lucky and grateful to be in community housing through a housing cooperative I joined 19 years ago. Have been in this house for 17 years. I'm very blessed.”



Key Findings

Family violence



Endemic rates of family violence

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While this figure may seem unbelievably high, a report by Anne Summers using data from the Australian Bureau of Statistics Personal Safety Survey 2016 validates this finding.³⁴

A report by Brain Injury Australia provides compelling insights, although it is not specific to single mother families. Their study in Victorian hospitals recorded that: "40% of victims of family violence attending Victorian hospitals over a ten-year period sustained a brain injury. 31% of victims of family violence attending Victorian hospitals over a ten-year period were children under the age of 15, and 25% of these children sustained a brain injury."³⁵

Summers concludes that "...all these numbers are eclipsed by the startling 60% of women who are now single mothers who experienced violence from a previous partner."

In our survey, of those respondents who have a disability or who have a child with a disability, over 75% had experienced family violence. This means that in families where the mother or child have a disability, nearly 8 in 10 experienced family violence, compared with over 6 out of 10 without a disability or a child with a disability who experienced violence.

Endemic rates of family violence

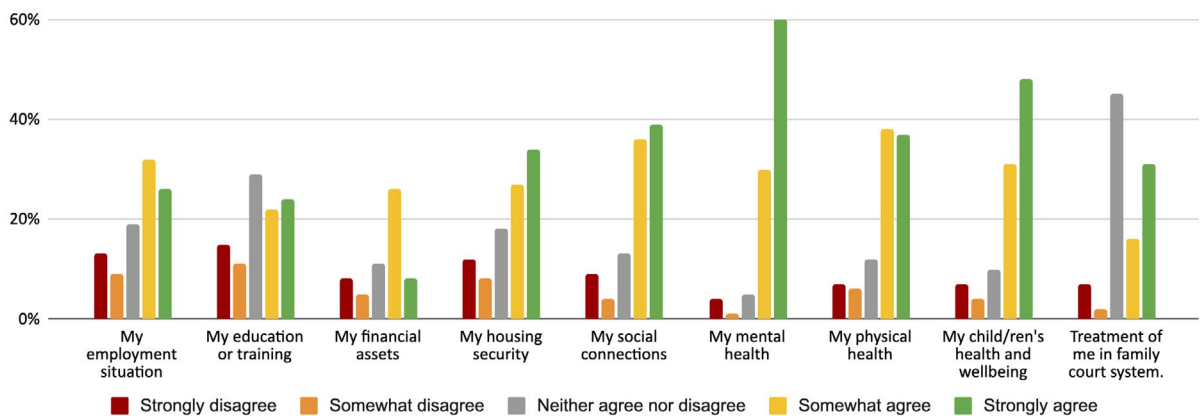
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Respondents to this survey who record having experienced family violence range across:

- those still experiencing it post-separation (often through financial coercion and manipulation of their children),
- those who say it has now ceased, and
- those for whom it is some time in the past.

This breadth provides a variety of views on the impacts of family violence. Responses about the severity of continuing impacts of violence across the lives of respondents, and sometimes their children, indicate that the negative impacts can be long lasting, as does much evidence elsewhere. Data below does not separate which phase the respondents are in, however recovery from family violence is dependent on many factors and can take up to 20 years, with most women feeling they have made real progress at 10 years.³⁶ A key factor influencing recovery time is continuing entanglement in family law matters which can extend well beyond a decade.

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



Violence impacting health

60% of respondents who have experienced family violence cite a 'strong' impact on their mental health, illustrating debilitating harms of family violence.

Among effects commented on in the graph above, cumulative impacts on mental and physical health of both mothers and children form arguably one of the most critical blocks to their future wellbeing, as health, in its fullest terms, is generally a central core for resilience capability and capacity. 60% of respondents who have experienced family violence cite a 'strong' impact on their mental health, illustrating debilitating harms of family violence that may not necessarily be evident to others.

- “ I have severe anxiety due to the abuse that I suffered at his hands but have never really had a chance to deal with it as I have to put on a brave face for my children.”
- “ Due to domestic violence from my child's father we had to move interstate and away from family support. It's really affected my child and my trust in my own judgement.”
- “ Long term coercive control is something that impacts on myself and my children.”

Violence impacting health (continued)

“ DV doesn’t stop and there is no help. I feel broken, stressed and scared. He deliberately harms the children to get at me and no-one will stop him.”

This description of “deliberately harming the child to get at me” is common in respondents’ comments. Some suggest it is a ‘tool’ used for a particular purpose, such as in these comments:

“ My children and I are coercively controlled by their father, because he wants us to submit to his demand not to claim child support. He restricts contact and care if I am claiming child support and tries to get the children to live with his mother so he does not have to pay child support. The manipulation of my eldest child is terrible. I live in fear because they target her to get at me.”

“ My son has extreme anxiety due to his father constantly verbally abusing me and telling him he is going to kill himself because of me.”

The following comments are indicative of quite separate, but reasonably common, long term impacts of family violence for single mothers and their children. The first describes quite extreme negative impacts on the children, the second is a story of a mother’s recovery and determination to move forward, and the third is about the mother now experiencing violence from her eldest child.

“ Two of three children have lasting depression & anxiety so cannot work. One is suicidal.”

“ It took me years to recover from mostly emotional abuse. Years! But now I’m driven to succeed and create financial security on my own for my son and I.”

“ I have experienced family violence from my older child too, this is sadly somewhat common in families that have experienced DV I think. I’m not sure if much is available for support or being done to help families like mine. We still have to live together because there’s no housing options and I can’t kick my obviously struggling child out into an even more vulnerable situation.”

Evidence shows the impacts on children of witnessing or being made a participant in family violence can be life altering,³⁷ something well known to mothers and inferred in these comments:

“ Domestic violence is lifelong. Its impacts are deeply rooted. The trauma healing of the family resides on the mother to stop it generationally.”

“ Long after the nightmare of what happened to us, the impact continues to touch so many aspects of our health and ability to meet life goals, particularly with my eldest child. The impact has been significant and he will not leave the house or engage in schooling or even family celebrations which include Christmas and birthdays, if they are outside our home. This impacts all normal family oriented activities such as a holiday away, or visiting friends together.”

“ Family violence can ruin a child. There’s no hope for the future if you don’t have a stable start.”



Violence during COVID

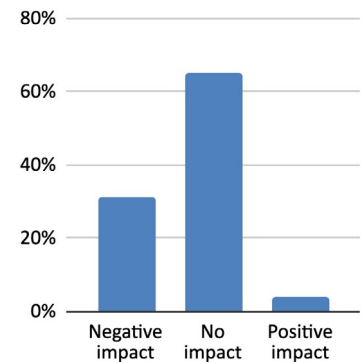
COVID had a negative impact on the violence experienced by 31% of families.

COVID had a negative impact on the violence respondents and/or their children experienced for 31% of families. Very few experienced positive effects, while 65% noted no impact.

Experiences during COVID restrictions can be grouped in a few types for those experiencing family violence.

For some, lockdowns provided safety and relief from abuse and from having to interact with a co-parent they feared or found difficult. Others felt the removal of external supports provided opportunities for further abuse. For other women, it was the final impetus to leave:

COVID impacts on family violence (n=674)



“COVID increased the family violence but also gave me the opportunity to end the relationship.”

“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.”

“The loss of support and access to counselling during the lockdowns contributed to the breakdown of our relationship and increased stress and therefore emotional and psychological abuse.”

Children were caught in increased conflict during COVID restrictions in direct and indirect ways:

“His father read ‘parts’ out of the court orders during lockdown to my then 6 year old, suggesting ‘they will take Mummy away’ if she doesn’t do what I say. You [child] have to tell her to do what I say.’ This was one of many things over Zoom.”

“I am a health care worker and had the option of sending the children to school during COVID. Behind my back our abuser (the children’s father) informed the school he did not give consent for the children to be at school. Despite family court orders supporting my position, I received a letter from the school telling me that if the children’s father turned up to collect the children, they would hand the children over to him – in contravention of the orders. This prevented me from working at a time when all health workers were required.”

And some comments reflect pure relief:

“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.”

“COVID restrictions stopped their father from being able to visit... a silver lining!”



Experience of violence has impacted finances, housing security, employment and education

How much of the poverty and financial disadvantages in single mother families is a long term impact of violence?

Nationally, we have evidence that 60% of single mothers are likely to have escaped family violence.³⁸

In an earlier section on income, we show that Australian single mothers are being left behind and are significantly vulnerable to falling into income poverty. This begs the question: how much of the poverty and financial disadvantages in single mother families is a long term impact of violence?

- “ There’s not enough support to get accommodation for those fleeing domestic violence as in my case where I have an income. Social housing and welfare benefits are not an option given my income – but I don’t earn enough to rent privately. Catch 22! It almost feels as if I would be better off not working as I could then access more support but this in turn would damage my future further by reducing super etc.”
- “ Have worked hard to give my family security in housing. We are now secure. Initially D/FV saw us homeless.”
- “ It’s the long term effects. Raise a child, lose out on super/work. I’m fortunate to have been able to buy my own home now, but I’m way behind for retirement.”
- “ Mothers who are left with no choice but to separate to protect their children from family violence should not bear the financial burden of them legally advocating for the ongoing safety of the children.”

58% of respondents state that family and domestic violence directly impacts their employment, with 26% citing a strong impact.

This statistic is compelling and highlights some of the challenges facing those subject to violence. The surety that secure and well remunerated paid employment can offer many people is not always available to those fleeing violence, particularly with children.

Instead of focusing on finding or maintaining employment, many women are preoccupied with finding housing, re-settling children, addressing their own and their children’s legacy issues, and attending to family law matters both upon leaving violence and for some time, even years, afterward. These are exhausting and draining challenges.

For decades, successive federal governments have compelled women escaping family violence who have turned to them for income assistance to seek paid employment regardless of their readiness to do so and whether or not they and/or their children have sustained ongoing physical and/or psychological damage.

While this is harsh in any circumstance, given that among our respondents 78% of those with a disability and 76% of those with a child with a disability have experienced family violence, and given also that many of these do not meet the exacting criteria for disability and caring specific payments which would exempt them from employment obligations, the policy cruelty is stark.



Key Findings

Family Law



Seeking protection for children

In this survey, as in our first one in 2018, violence and fears for the safety of children are the main reasons for women engaging with the family law system and attending courts.

Family law in Australia is contentious, generally satisfying no one. In this survey, it is largely referred to in relation to court-ordered parenting decisions after separation. Experience in the family law system including courts, family dispute resolution, lawyers and others such as family report writers, generally has a significant impact on the lives of those involved, both adults and children.

People use the family law system when they cannot come to an agreement by other means. Research over decades, largely by the Australian Institute of Family Studies,³⁹ shows that over 70% of separating couples work out their situation reasonably amicably and maintain workable relations with their children and each other over time. Many families access a variety of strategies and supports, including family dispute resolution via a number of nationally provided counselling and mediation services. Among the less than 10% who end up in court, there are often significant challenges involved including notably a history of violence and fears for children's safety, mental health problems, alcohol and other drug use, and gambling.

In this survey, as in our first one 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.

A Bill to amend the Family Law Act in 2023 promises to place the best interests of the child firmly at the centre of all court proceedings and decisions. When it becomes law, this significant progress will prioritise the safety of children, their primary carer and others significantly involved in their lives.



Rates of involvement

47% of survey respondents have been involved with the family law system.

Of the 1008 respondents to our survey who answered the broad question “have you been involved with the family law”, 47.6% responded in the affirmative. Worded in this way, the question includes involvement with any part of the system including court appearances, mediation and other forms of dispute resolution.

Aboriginal and Torres Strait Islander respondents report having a higher rate of involvement with family law, with 64% having been involved. We cannot attribute any reasons for this higher involvement although we note that the Federal Circuit and Family Court of Australia has run, since 2019, a specialised Indigenous List in ten locations to improve access for First Nations litigants.

Respondents with a child who has a disability also have a high rate, with 56% having been involved.



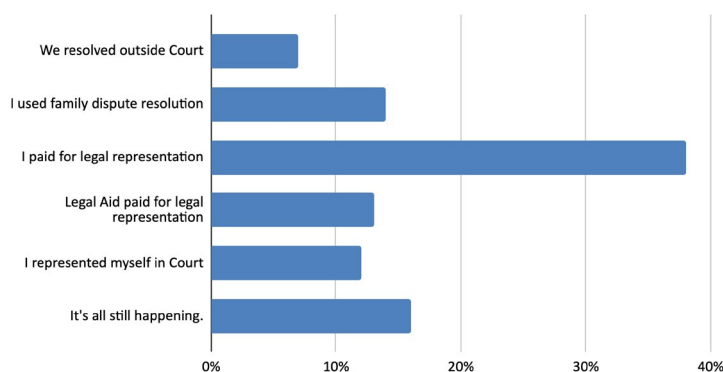
Confidence in outcomes

When asked whether overall, decisions made regarding their family law matters were in the best interests of their children, responses show a near even split with nearly 44% agreeing while just over 42% disagreed.

Given that a key point of attending the Family Court is to arrive at a best case parenting scenario in which children can flourish, we consider factors which might influence this.

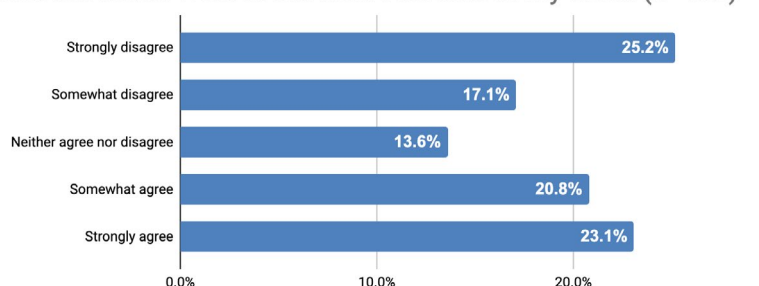
Forms of representation are a critical avenue to an outcome and payment for legal representation is the one most commonly used by respondents.

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



When asked whether overall, decisions made regarding their family law matters were in the best interests of their children, responses show a near even split with nearly 44% of respondents agreeing while just over 42% disagreed.

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



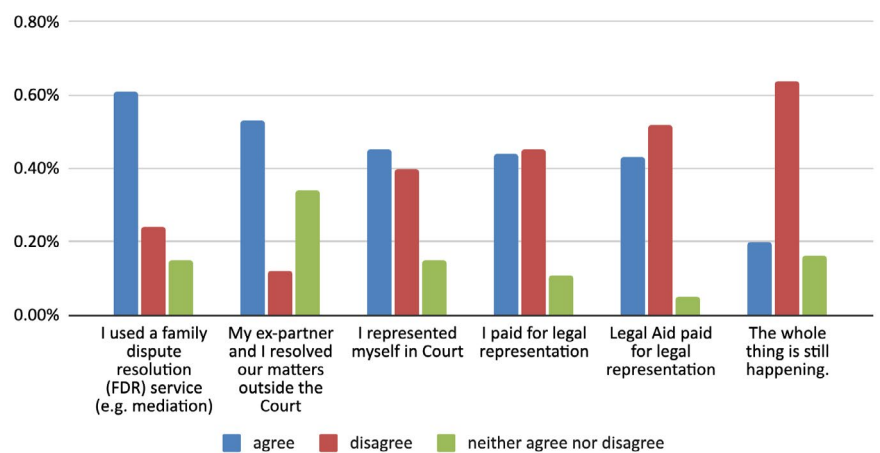
Confidence in outcomes

(Continued)

Mothers of a child with a disability had a 43% more negative view of outcomes and were thus less likely to feel 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 than single mothers without a disability.

The path to resolution in family law disputes results in different levels of satisfaction with outcomes.

Overall, I feel the decision/s made in my family law matters were in the best interests of my child/ren by form of representation



“ I studied law to be able to self represent myself in court because I could not afford representation and was not eligible for legal aid in property settlement matters.”

“ My experience has been positive but I know that is not the same for everyone.”

“ I have had a lawyer to represent mine and my daughters’ interests. However it took me months to find someone who I thought adequately understood and stood up for our situation.”

“ I appreciate the protection and support that I have received through the system. However the process of court was frightening, overwhelming and took a huge toll on my wellbeing. It is difficult keeping these things from my children and now their father has found ways to punish me financially. I feel tired and like there is just no end to the friction and unfair treatment.”

Using a family dispute resolution service has the highest level of agreement (61%) that “decisions made in my family law matter were in the best interests of my child”. 24% disagreed, while 15% neither agree nor disagree.

It is difficult to read the use of the option to ‘neither agree nor disagree’. It can mean “I have not decided yet” or “yes in some respects, no in others”, or even that the notion of a ‘child’s best interests’ is not something parents are thinking consciously about. In many family situations life simply goes on, informed by the values and experiences of each of the parents, the extended family network and community, and increasingly as they age, of the children. In parenting conflict, particularly where life changing decisions will be made, the concept becomes acute but is even then not always deeply understood. Regardless, this data is instructive, given that the ideal situation for a national family law system would be to achieve very high levels of satisfaction.

Respondents who resolved their matter outside the court, even though they were ‘in’ the family law system, netted the second highest level of satisfaction with 53% agreeing decisions made were in the best interest of their children. This group has the lowest level of disagreement with the proposition (12%) and the highest number who neither agree nor disagree (34%). From a child’s point of view, having the lowest level of stated disagreement may equate with the lowest levels of parental stress.

The three legal representation options – paying for a lawyer, supported by legal aid, or self-represented – have similar outcomes, with self-representation marginally more favourable.

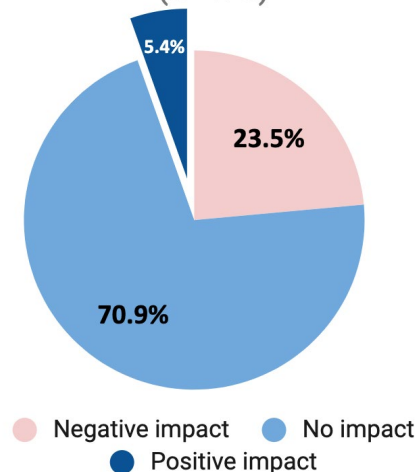


During COVID

Nearly 24% of respondents involved with the family law system felt their family law or court situation was negatively impacted by lockdowns and COVID.

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COVID impact on family law situation (n=475)



When restrictions were announced, CSMC began receiving emails seeking clarification about the status of parental orders. A clash between orders meant for example a travelling limit of five kilometres while family court orders required parents to transport children sometimes three times that distance for an access visit. With no clarification initially offered or exemptions made, CSMC along with others lobbied the Family Court.

A statement from the Chief Justice was released in April 2020, nearly a month after COVID restrictions were put in place in Victoria and New South Wales.⁴⁰ State rules and police practices were modified, but not before some women were charged under public health laws whilst transporting their child to an access visit. This was deeply upsetting for them and for their children.

During COVID lockdowns the courts opened an online option for parents for the first time. While this is a positive innovation that worked well for many, it did not suit others, particularly those without access to necessary electronic equipment or who were representing themselves.

“ Due to COVID, the length of time it has taken for the matter to be resolved has increased.”

“ My ex used COVID to take court action but the outcome was not vastly different to the status quo. It ended up costing me around \$30k in legal representation to try and protect my child which was money I couldn't really afford to spend. It was an awful and stressful experience.”

“ Ex used COVID to adjourn court hearings so I couldn't get orders finalised.”

Some comments indicate that the situation improved as the courts, like other systems, became more accustomed to the realities of lives in lockdown, but all felt there was much room for improvement.



Key Findings

Quality of life

Throughout CSMC's 54 year history of supporting tens of thousands of single mothers in many different circumstances, we have been impressed by their resilience and courage. This survey provides an opportunity to examine more closely how they were feeling about their lives in the four years after our inaugural survey, incorporating the period dominated by the pandemic.



The impacts of COVID

Single mothers with dependent children faced particular difficulties during COVID lockdowns.

Single mothers with dependent children faced particular difficulties during COVID lockdowns.⁴¹

COVID was, in some respects, an unexpected leveller between single mothers in different economic circumstances. Many whose lives are usually circumscribed as the result of insufficient incomes and the often meaningless demands of 'mutual obligations'⁴² found themselves with a liveable income, as a result of the coronavirus supplement pushing social security payments above the poverty line, and obligations suspended.⁴³ Those whose lives generally felt more manageable, with good incomes and employment, found themselves struggling with the loss of work and income and/or with the increased battle to hold together all the competing demands on their time. A third group who received government pensions and allowances that did not attract the doubling of income through the coronavirus supplement, including Disability Support Pension and Carers payments, faced particular struggles with increased costs and no additional government assistance or support. Those mothers on temporary visas (international students and refugees) received no government support at all and, faced with job loss and no income, depended on their own frantic efforts and community support.

The impacts of COVID

(Continued)

Across the economic and cultural spectrum, single mother families in Melbourne and Sydney, and in other parts of the country where restrictions were imposed, largely found themselves homeschooling.

“ I have no personal time. It is very hard to work full-time from home with a bored and lonely child. 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.”

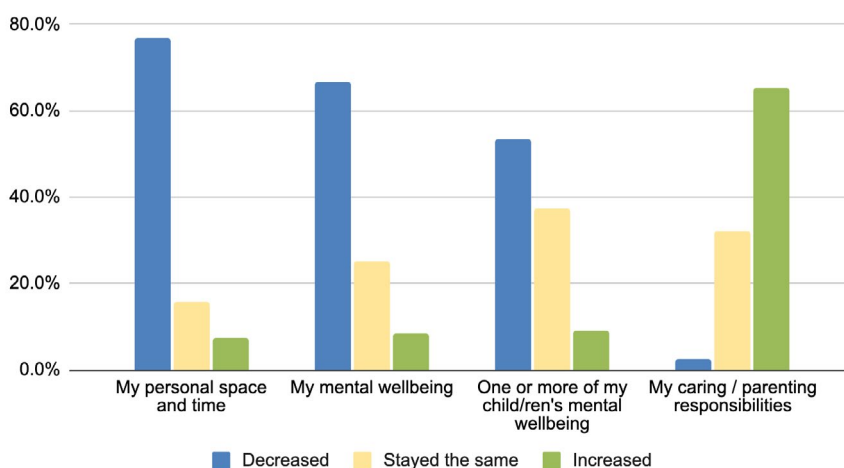
Asked about their experiences during COVID and its associated restrictions, 65% of respondents reported increased caring responsibilities and 67% reported negative impacts to their mental wellbeing.

“ Living in an apartment with 2 teenage girls and a primary school aged son was difficult.”

“ It was utter hell and relentless working full time, schooling 3 young kids and keeping us physically safe from COVID while suffering abuse at home and in severe financial stress from reduced wages due to COVID.”

77% of respondents reported decreased personal space and time during COVID.

Effect of COVID restrictions



Women did not contact our support services by telephone as much at this time, preferring email and social media messaging. Most did not have any way to talk without being overheard and they did not want their child to hear them say how sad, angry, tired and afraid they were.

Full-time care, often without any capacity to see extended family and friends or go beyond their immediate neighbourhood was a considerable strain on many and, by their accounts, on their children too.

The issues were different in every family. For mothers with a single child, the intensity was significant as they struggled to fill all the gaps in each other’s lives. For large families, there was often insufficient space and devices for home schooling or time to support childrens’ various learning needs.

The impacts of COVID

(Continued)

There were women who loved the time alone with their children and felt they had just enough of what they required (internet connections for schooling, yard and activity space, sufficient income) to relax and take advantage of being able to live for periods without externally fixed expectations. Notably, most of these women had more than one child and saw this as key to their mental peace as the children could meet each other's needs for play and engagement.

“ I loved lockdowns because there seemed to be so much more empathy for single parents. I loved spending so much time with my children without responsibilities other than studying.”

“ We had improved autonomy and agency over our time and movements when WFH and online learning kicked off. It was also a good time to reframe what was important and the government support meant I was able to build a better structure for my income. I also started post grad study and did a lot of work on my mental health.”

Among those who found it hardest to cope were single mothers juggling paid employment with homeschooling and, when some governments closed childcare, with toddlers and preschoolers as well.

“ I worked from home and did all the homeschooling at the same time. Very hard. Very stressful. My mental health was not great. My child suffered being an only child with a busy mum.”

“ I had greater caring responsibilities, even outside lockdowns, because daycare became so strict with sending kids home for things like snotty noses. COVID coincided with my son's first year at daycare (and all its illnesses). It was socially unacceptable to see people at the time if you had any cold/flu symptoms. So I spent weeks alone with a young, sometimes ill toddler at peak separation anxiety age. It was incredibly difficult, and I wasn't always the parent I wanted to be.”

“ I was 100% 24hrs a day carer. No school for a break.”

“ Working full time without access to childcare had a very detrimental impact on my mental health, as did the knowledge that law-makers could not see what they were asking of single mothers. I was incredibly lucky that the head of my son's childcare recognised my impossible situation and found a way to classify my son as vulnerable, in order that he could attend.”

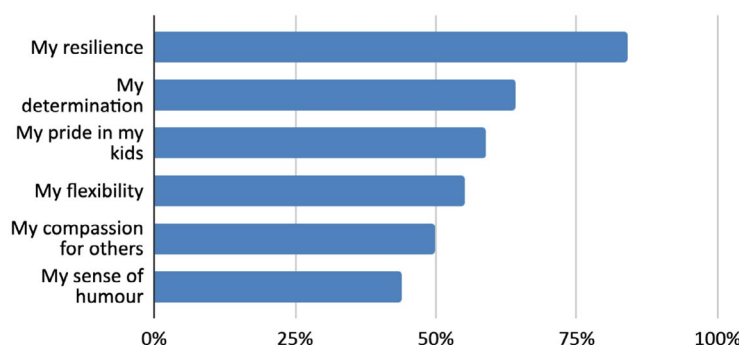
“ Feel completely burnt out. Desperate for respite.”

The impacts of COVID

(Continued)

In dealing with the COVID pandemic and associated restrictions, respondents drew on a number of strengths.

Multiple strengths drawn on during COVID restrictions (n=983)



- “ I made commitments to myself and started eating better, caring for my health more, and my children and I had time to rest and reset despite the lack of personal space and time!”
- “ Mental well-being decreased, then increased as the pandemic wore on.”
- “ I was truly grateful to live semi-rural during all the lockdowns, and also proud to have raised my boys to enjoy simple pleasures and activities that cost nothing. One of the few benefits of being on a low income I guess!”
- “ My priority was to invest in my child’s health and wellbeing.”
- “ Made me see that I had to put my happiness first. Be happy myself so my kids can be happy.”
- “ Realised I’m not cut out to homeschool”
- “ Had to dig very deep during recent years. I still cannot believe the State Government of Victoria didn’t have an inclusive design to enable single women and their children to access childcare and schools during the pandemic, and yet made it available to spouses of ‘essential workers’.”

A few suggested via their comment that asking about strengths was insulting after such a severe time.

- “ Seriously..? I had a mental breakdown.”
- “ It’s too hard to answer that question. I am exhausted from it all”
- “ I just felt like I dragged myself through every single day.”

Respondents reported being most connected and supported by: friends, including other single mums (40%), family (38%), work colleagues (20%), GP or counsellors (18%), and social media (16%). Crucially, 30% of respondent single mothers reported having very little support at all.

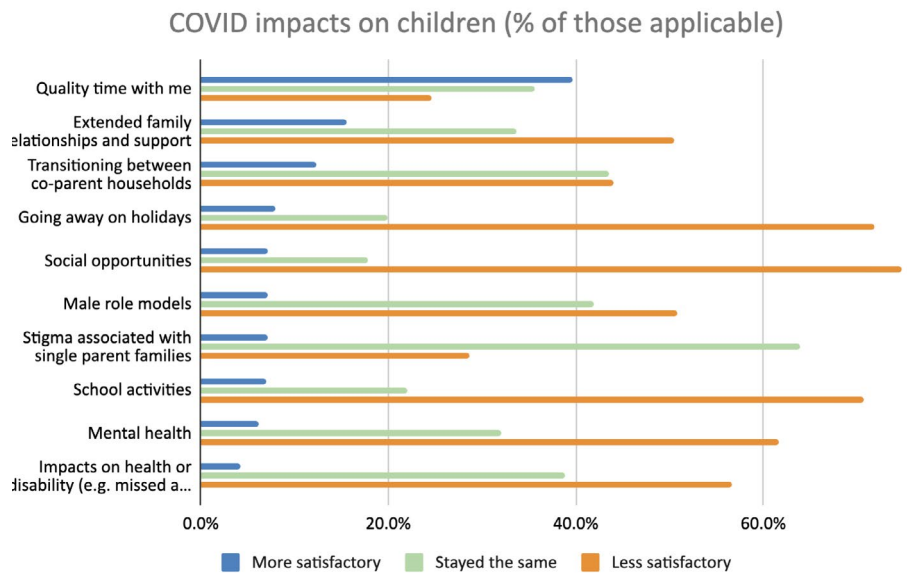


Impacts of COVID on the children

Among respondents, nearly 62% reported that their children's mental health suffered, and 57% indicated their children's health or disability suffered.

Over 60 studies involving 50,000 children from different countries showed that children and adolescents are more likely to experience high rates of depression and anxiety during and after isolation and social distancing.

The table below shows respondents' perceptions of COVID impacts on their children and largely aligns with local and international literature.⁴⁴



Among respondents, nearly 62% reported that their children's mental health had suffered, while 75% reported that their children's social opportunities had suffered.

“As my kids are all different ages it affected them differently. I think the youngest found it harder socially as he relies on playdates for socialising and these were almost impossible. My older kids had more access to tech/phones to independently keep in touch with friends.”

“They both now have extreme anxiety.”

“My daughter got severe anxiety when she had to rejoin the world.”

“What was completely invisible were the children living in families with poverty and disadvantage, the kids with disabilities. These were the children who suffered the most, but we never heard about those kids.”

Anne Hollonds, National Children's Commissioner

57% indicated that their children's health or disability had suffered e.g. missed appointments.

“Trying to get my daughter's asthma managed during COVID has been an absolute nightmare. No GP wanted to see a respiratory case.”

“My final court proceedings ran over the two years of COVID. Impossible to get mental health support for young children during this time.”

“I just wish the support that is supposed to be available, actually be available. It's still taking 3-4 weeks just to see a doctor.”



Schools are more than academic learning

71% of respondents reported school activities for their children were negatively impacted.

"...the greatest lesson from the pandemic was that schools were so much more than a place of academic learning and their role could not be replicated online."

National Children's Commissioner

71% of respondents reported school activities for their children were negatively impacted.

During COVID restrictions many children were compelled to learn online, which was a very different experience from attending school in real life with all the interactions – educational and social – that accompany it.

While a small cohort of mothers, particularly of children with disabilities that make social interactions harder, were relieved for their children, the clear majority felt their children missed out. Their experience is echoed in reports showing increases in mental health crises for children during COVID restrictions and the exacerbation of harm caused to already vulnerable children.⁴⁵

- “Lack of social interaction with school mates and friends was the biggest impact.”
- “They didn't have outlets for expressing their struggles and grief and the schools were so under-resourced we didn't know where to turn. The VCE student needed lots of support (and flourished eventually) – Vic govt added tutors to schools in 2021 and that made a huge huge difference.”
- “My son is a technology wizard and thrived during COVID because he set up all the computers for us and loved being “help desk guy” troubleshooting when we had technical difficulties. They both did better at school with me pushing them to do more than they usually do. They were far less distracted and got through more work and produced better quality work than they do at normal school. Spending more time together actually brought us closer together as a family unit.”
- “My child started foundation (reception) in 2020. He has had very irregular schooling and hates school now. He has been bullied physically and wants to continue home learning.”
- “My children are now getting mental health support. They are still struggling at school and the school is unwilling or unable to support learning needs”.
- “I can see the impact now on my 8 year old and his social development. Missing two years of school has greatly affected him.”
- “My child's mental state suffered and has no motivation to leave home and has lost interest in school education etc.”



Extended family relationships

40% reported more satisfactory quality time with their children.

40% reported more satisfactory quality time with their children.

- “Sense of routine, our close knit family unit working together.”
- “We got to spend more time together.”
- “Love for me and each other.”
- “Aside from some worry about COVID, especially with elderly parents, we actually enjoyed spending more family time together at home.”

Extended family relationships

(Continued)

“ My son did much better during lockdowns as his disability makes ‘normal’ life very difficult. Moving out of Melbourne was a response to that and it’s going well.”

72% reported that COVID had negatively impacted their ability to holiday with their children, while 51% were negatively impacted by less contact with extended family members for support and relationships. At CSMC we have had, for three years prior to COVID, a holiday unit available for single mother families, courtesy of a generous donor who shares their property. This has proven invaluable for mothers and children on very low incomes. During COVID this and similar options were removed for single mother families from across the economic spectrum.

“ It was cruel to not allow children to attend childcare if you were working from home. Also no grandparent support. Social bubble came too late.”

“ My older son really struggled not being able to visit his father in school holidays, as his father lives in Queensland.”

51% of respondents reported less satisfactory male role models were available for their children during COVID.

“ All our family live interstate including the children’s father so with state border closures we have been isolated without any support or breaks. My son has been impacted by having no male role model physically there for him in his life for two years.”

44% of those for whom transitioning between co-parent households is relevant found it less satisfactory. This is unsurprising given the difficulties those mothers had in navigating family law parenting and public health orders. Comments about COVID also revealed different responses and belief systems, and some positives.

“ He thought COVID was a joke. Took the kids to crowded places and threatened to not return them.”

“ During lockdowns my kids went without seeing their dad for 19 weeks at one point due to him living/working regionally and his work mandated 14 day quarantine if they had contact with anyone from metro Melbourne regardless of the fact they didn’t have COVID. That was difficult for them”.

“ There was not a lot of clarity around how consent orders applied during lockdowns so I was very anxious my daughter’s father would refuse to bring her back.”

“ Due to the pandemic my child’s father increased his caring role which alleviated my caring burden.”



Mother’s pride

They hold their children in high esteem.

Over the two year period prior to survey completion and incorporating most of the COVID restrictions, single mothers were most proud and grateful for their children’s resilience (62%), caring nature (62%), sense of humour (51%), friendship with other kids (38%), and achievements in school, sport, etc. (33%).

“ We have got through and feel stronger as a family unit on this side of the pandemic.”

“ They are amazing humans and I am always proud of them.”



Overall life satisfaction

Rating women’s life satisfaction against key markers reveals joys and challenges representative of many Australian single mothers post-COVID.

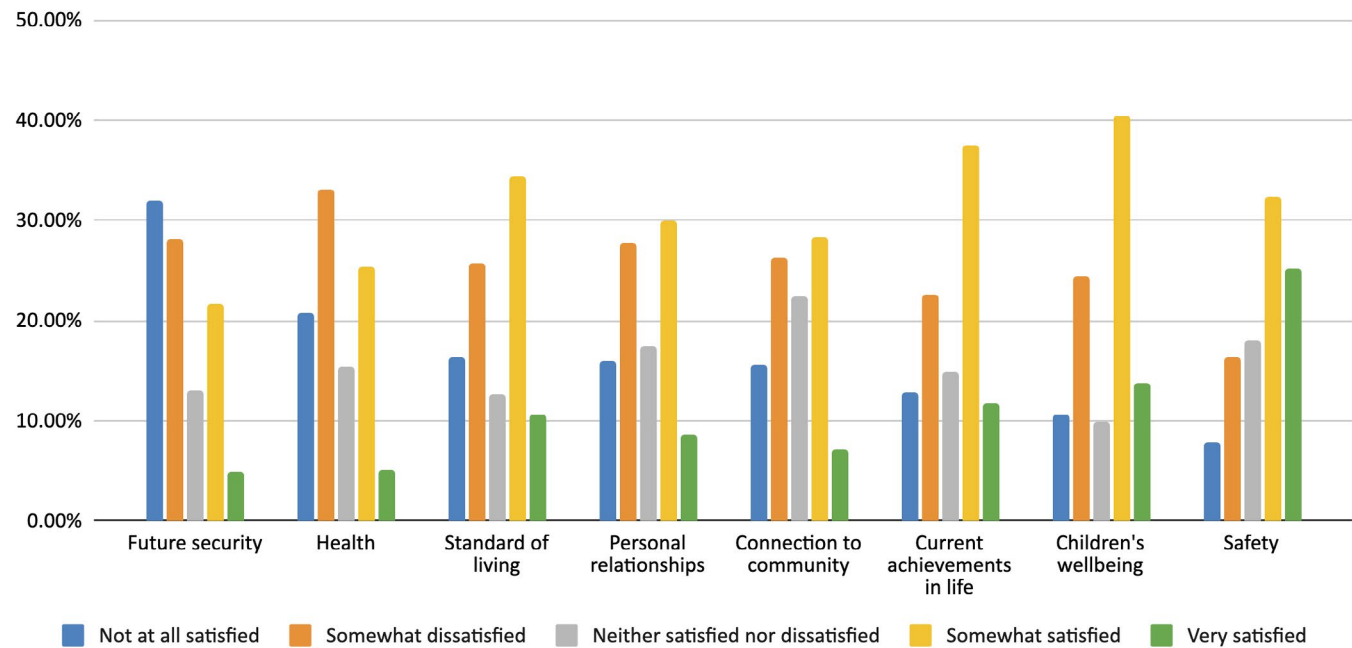
Rating women’s levels of satisfaction against key life markers, respondents reveal what we suspect are relatively common joys and challenges in the lives of Australian single mothers in this period following COVID.

The most positive outcomes are their children’s wellbeing, their own life achievements and safety.

In many ways, these three seemingly disparate measures may be linked. Given that 67% of respondents have experienced family violence, having some measures of confidence that children are doing well, life that is moving forward and a growing feeling of relative safety may all be indicators of a secure life post violence.

On the other hand, future security, standard of living, and health are significant concerns for many.

General satisfaction at point of survey, with ... (n=996)

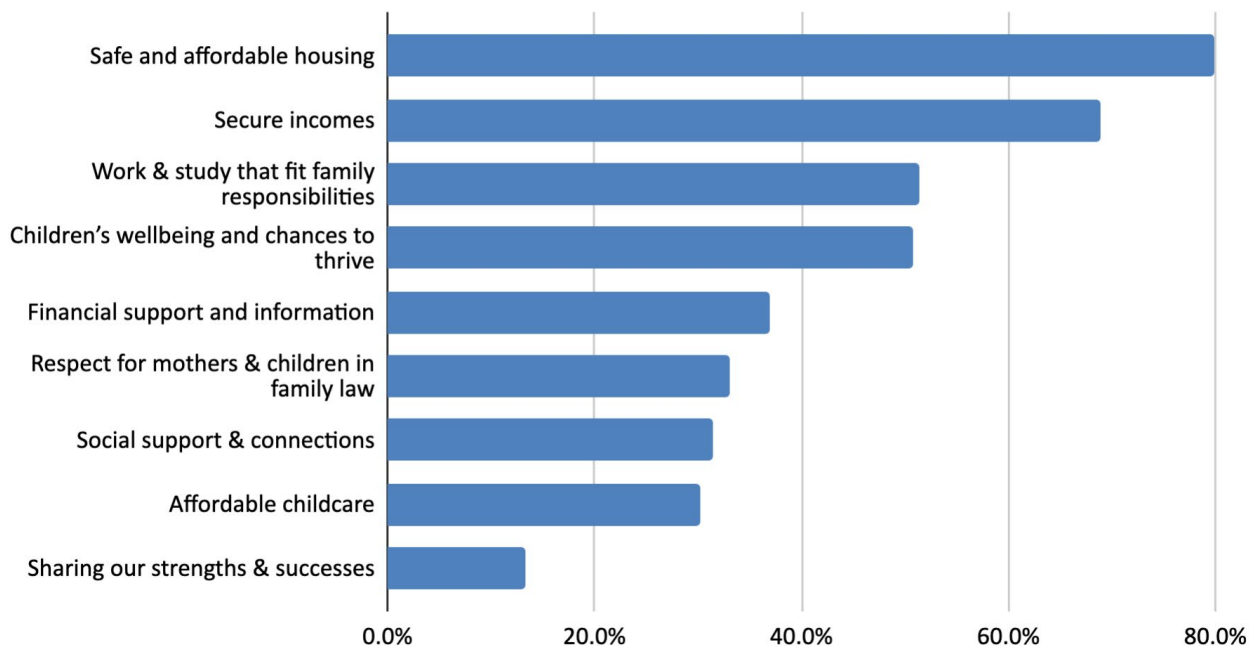




Future improvements

Asked which issues they felt needed most improvement, respondents were clear in their messaging.

Issues needing most improvement for single mothers (multiple choice)



It is worth noting that some issues do not affect all respondents.

Thus, in the graph, 'respect for mothers and children in family law' may seem a lesser priority but as less than half have been involved in family law matters it will rate higher for them. Similarly for the less than one in five who required childcare.

Messages to government

634 respondents took up our offer at the end of a long survey to nominate a 'message you could send to the government about anything in this survey'.

Comments are wide ranging and, in almost every instance, mentioned more than one issue.

- Comments relating to Family Violence frequently involved comments regarding the Family Law system.
- Commentary about Income can be seen to be related to several other themes facing single mothers including housing, mental health, employment, education, childcare, quality of life, child support, health and disability.
- Where respondents commented on COVID and its impacts, issues related to mental health featured prominently, as did housing and impacts on the respondent's children.



Housing

- “ Single mothers need affordable rentals.”
- “ Allow proof of rent in order to demonstrate capacity to make mortgage repayments. Make buying a home easier.”
- “ Lack of social housing is impacting single parents' children's connection to community and services especially important for children with disabilities who need consistent regular available care. It is in urgent need of reform.”
- “ Affordable housing for single mums, including home ownership. Please help us to afford a mortgage so we have the opportunity to pay our own mortgage off, not someone else's.”

Child support

- “ Child support was not touched on here but is hugely important, and as in my case it is often used as further financial abuse when that is the only avenue left to abuse with. I'd like to see a HECS style system where the government recovers the money with penalties similar to that of not paying fines.”
- “ We need to find some way to make the processes of family law and child support smoother, faster and fairer. The time waiting is often an extreme hardship. It is like more punishment on top of everything. And it extends the friction of the broken relationship.”

Moving forward

- “ More assistance moving forward as a single parent. The ability to work and not lose all entitlements as this keeps you down to a lower level income with no chance to improve. Improve safety for women in domestic violence situations. More social housing and children's mental health services please.”
- “ Do they actually understand what it's like for single mothers to juggle work, their children's education and activities, financially, mentally and even physically? In my area childcare doesn't exist for primary aged children, so mums can only work school hours.”
- “ In the UK mothers get 30 hours free childcare. This allows mothers to plan for the future and secure a job where they have opportunities to go up the career ladder.”
- “ For the future of Australia's children, families need financial security, economic and social support, and cost-effective access to education, healthcare and unbiased and FV-aware family law courts.”

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About Council of Single Mothers and their Children

Council of Single Mothers and their Children Inc (CSMC) is a non-profit organisation founded in 1969 by single mothers to secure a better life for themselves and their children. Fifty-four years ago, mothers who were unwed were pressured to give up their children for adoption and if they did not, they received few welfare benefits, scant community support and their children were considered 'illegitimate', a legal term that deprived children of protections and rights afforded to those born to married parents. CSMC campaigned to change the available options and supports, securing many rights for single mothers and their children across Australia.

In 2023, CSMC continues to achieve change by championing the voices and needs of single mother families, challenging structural barriers to equality, and providing specialist services that support women parenting alone.

CSMC is working towards economic and social equality and wellbeing for all single mothers and their children, across their lives.

Our work is focused on key priority areas:

Secure income

It is unacceptable for 37% of single parent families to live in poverty. CSMC expects the social security system to better support single mothers at every stage: at home with children, seeking employment, and developing financial independence.

Diverse employment and education opportunities that complement family responsibilities

CSMC works with decision makers to expand access to flexible education, training and childcare and incentivise employers to cultivate employment opportunities that fit with single mothers' care responsibilities.

Safe, affordable and appropriate housing

Single mother families are among the most vulnerable in the housing market. CSMC works with government, housing providers and other stakeholders to increase social housing and address barriers in the private rental and home ownership markets.

Legal protection in Family Law matters

CSMC seeks fairer, clearer family legislation; affordable legal representation; and better information, support and treatment of single mothers in court, particularly in relation to concerns for their children's wellbeing and safety.

Wellbeing and resilience of single mothers

The safety and wellbeing of single mothers and their resilience, capabilities and capacity to parent are essential to their family's wellbeing. More actions are needed to overcome the negative impacts of entrenched poverty, family violence and social exclusion.

Children's wellbeing

Single mothers are a highly diverse group with one key commonality: the wellbeing of our children. CSMC works to ensure the children of single mothers can thrive through access to genuinely free public education and to opportunities that foster resilience and develop skills.

Single mothers' strengths:

Sense of humour

Pride in my kids

Resilience

Determination

Compassion



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