



Council of Single Mothers and their Children Inc.
Annual Report 2017-2018

The Council of Single Mothers and their Children (CSMC) is working to shape our society into one that values single mothers for their contributions to their children and the community;

treats them with respect and dignity;

ensures their financial security, with access to education and employment choices that complement their family life;

and ensures access to affordable and appropriate housing.



This year we have begun extending our reach to address the social isolation single mothers tell us they feel whilst parenting solo in financially difficult circumstances.

2017-2018 in review

CEO Report

The Council of Single Mothers and their Children continues to build upon its legacy and innovate in order to best support single mother families across Victoria and beyond.

In 2017-2018, we completed the first year of our Strategic Plan which frames our work around six key areas where single mothers regularly encounter structural barriers. We made twelve submissions on topics including Family Law, the Cashless Debit Card and ParentsNext programs, income security, housing and children's rights. We authored a white paper on the employment needs of single mothers, which has formed the basis for ongoing engagement with state government and key stakeholders.

We advocated against the national roll out of the compulsory ParentsNext program, and in the face of its inevitability, lobbied to improve the model. Our interview with a single mother compelled to be on the Cashless Debit Card in Ceduna South Australia had a huge impact, with over 2500 reads in 5 days.

As a result of raising the profile of the organisation and reaching out to single mothers across Victoria, including translating our brochure into Chinese, Arabic, Hindi and Filipino, our service delivery has increased and our single mother members have grown. We have worked to celebrate single mothers and shift negative public perceptions, including creating a Mother's Day campaign called *Honouring Mums*. We redesigned our website to become a source of specialised information and consequently, our Australian web traffic has increased by sixty-one percent, with accompanying sizable increases in those following us on social media platforms.

We could not do this work in isolation. We have been supported by and engaged with valuable partners, including the National Council of Single Mothers and their Children, Victorian Council of Social Services, the Centre for Excellence in Child and Family Welfare, Good Shepherd and RMIT.

The ongoing support of our core funders is invaluable and I thank the Department of Education and Training and the R.E. Ross Trust. We were delighted to receive project funding from the Leith Trust, Victorian Women's Trust, and Felton Bequest and we remain deeply grateful to all the individual donors who generously support our work.

This year the Board has expanded in number and capacity and provided me with significant support and guidance. I am grateful to all the members and in particular the Chair, Jessica van Dyk and Vice Chair, Deirdre Bignell. My journey as CEO has been enhanced through participating in The Growth Project, a year-long leadership program.

The CSMC team work with dedication, expertise and compassion and I thank Jacqui Ng, Fiona Combe, Andi Sebastian, Annette Antolino and Sharlene Farrugia for their quality work, mutual support, and specialist knowledge.



"I take great pleasure and pride in leading the Council of Single Mothers and their Children and representing the diverse and amazing single mothers across Victoria and Australia who are doing their best for their children, whatever their circumstances."

Jenny Davidson

CSMC SUPPORT 2017-2018

**2440 people
contacted our
support line**

**1296 calls to the
support line**



**796 emails &
website
enquiries**



**255 contacts via
Facebook messages**



**210 families with 496
children assisted with
emergency relief to
purchase groceries**

Reality check

While we were pleased to assist a total of 307 single mother families with various emergency relief requests, we are concerned that the requests continue to be far more than we can meet. We referred 193 single mothers, or nearly two-thirds again, to other services due to our lack of funds. We supplement the generous grant from the R.E. Ross Trust with fundraising to try to meet the need.

Common reasons single mothers seek emergency financial assistance include:

- Medical costs for mother or child
- Family violence related costs including moving, storage and new school expenses
- Unexpectedly high utility bills
- Car registration
- Housing - including rent distress and bond
- Christmas costs
- School costs
- Inability to manage on Newstart payment
- Loss of employment
- Loss of child support payments
- Breakdown of essential appliance.

Less frequently, mothers require assistance for:

- Re-establish after release from prison
- Funeral costs after the death of a child.

Jane rang us needing some money to tide her over until her next Centrelink payment. She spoke about her careful budgeting and how she never thought she would be in a position to have to ask for help. She had sent her children to school with the last of the bread and had no way of paying for the next days' lunches. We fast tracked her payment and she walked with her baby to the local shops. She rang us back to let us know that she would be ok for the rest of the week.

A place to call home...

Our Single Mother Share House Register membership has increased by 56% this year.

Some mothers join the register seeking another family to share their existing property while others are desperate to find somewhere safe and affordable to live.

This reflects the evidence from the national Anglicare report that annually measures rental affordability over a single weekend. This year's results show a single parent with two children whose primary income is the Parenting Payment Single will be able to afford only 41 (1.9%) of available rental properties in regional Victoria. This shrinks to 7 properties (less than 0.1%) in Melbourne. This measure of affordable housing is even tighter for single parents on Newstart and is barely improved for a single parent receiving the minimum wage.

Women calling the support line increasingly say they have applied for and been refused thirty or more properties, despite having good rental histories and the capacity to pay. For those with any past history of defaulting on rental payments, the situation is dire.

Particular to single mother families is the fact that some social housing providers include child support payments as income in calculating rental capacity. When child support is not paid, as occurs frequently, these families are in severe



A single mum on Newstart Allowance with one child, no child support and no income from work has a maximum of \$286 or 55% of her total income to spend on rent for herself and her child.



Tamara has two children, 3 and 7 years and with the aid of CSMC has rented a well-kept unit in a new estate in an outer northern suburb. The small garden is manageable and there are local parks and good recreational facilities. She has made friends with mothers at the primary school and maternal health centre.

Tamara has found work which involves quite a bit of travelling, however her mother is able to look after the children as Tamara can't afford childcare. She keeps in touch with friends via an internet group and has joined CSMC through the website.

Tamara is a resourceful woman who says she is happy living in the suburbs and has her fingers crossed that her mum stays well, her work continues and she has no unexpected large bills.

Money and jobs ...

Conditional welfare is now established in Australia with ParentsNext, the Cashless Debit Card and JobActive particularly affecting single mothers.

This year, despite being generally supportive of the Federal government's stated intention to assist disadvantaged parents with young children find a pathway to employment, we grew concerned about the design and application of ParentsNext, its mandatory nature and threat to single mothers' benefits. Callers to the support line alerted us to the implications of single mothers having their payments suspended or stopped, leaving them without the means to pay rent or buy food. We have worked with stakeholders to identify the strengths and weaknesses of the program and develop practical suggestions for improvement. With other agencies, we began calling for a moratorium on financial penalties that will impact on the safety and well-being of single mothers and their children. We continue to advocate for a model of genuine and effective support that enables single mothers to improve their skills and capabilities in concert with their sole parenting commitments to pre-school age children.

The Cashless Debit Card ('Indue') is another aspect of conditional welfare where participant voices are drowned out by politicians enthusiastically advocating the approach. This income management measure does not have even the facade of job or education assistance for those compelled to participate in highly disadvantaged areas. CSMC is concerned about the impact of this approach on single mother families, from the lack of efficacy of the card to implications for further poverty and homelessness for families if their payments are suspended or stopped. We posted our interview with a single mother forced onto the card in Ceduna, South Australia, as a blog on our website. Over 8,000 readers demonstrate a desire to understand the real experiences of those compelled to use it.

Anna says: *"Many on the card, Indigenous and not, have no criminal or drug related history and are just parenting to the best of their ability in rural Australia."*

'Income security, poverty and financial relief' is the main issue for 61% of callers to our support line. While we can't measure how many of these are on Newstart, we know they are a significant percentage of single mothers seeking emergency relief. Single mothers tell us about their search for work and the impediments the government's JobActive system creates. In some instances this has led women to give up university study and take insecure work just to avoid the threat of having a payment suspended. Some have had their payments cut for refusing to bring their school-age children to the office during holidays where they are bored with the long wait.

CSMC tells these stories as we advocate for a fairer system.

"I hope this story can help other single mothers trying to survive in the JobActive system. Please stand up for yourselves."

Working single mothers are, in very many cases, still doing it tough. Time spent travelling to work and the cost of childcare are major considerations for women across the salary scale. When you are the only parent, time with your children is precious and irreplaceable.

"Today I'm struggling to block out the struggles. I have 2 kids, and no friends or family close by for support. I work fulltime and my salary only just pays our rent, daycare fees and food. I take my 3 year old to daycare at 6.45am and feel so guilty for that. I am so upset that this is where I've ended up - its not supposed to be like this. I wish I could catch my breath. Rent is late and I feel defeated. I feel like running away."



School and study

Our 1970's organisational slogan was 'a fair chance for every child'. This has resurfaced as an important policy concept as single mother families' poverty rises, with 40% of all children in sole parent families living in poverty compared with 12% in two-parent families, and even the standard costs in government schools beyond the means of many financially challenged families.

The Council of Single Mothers and their Children believes children deserve quality education and extra-curricular opportunities regardless of their parents' social or economic circumstances. We continue to advocate for equity in schools through participation in the Education Equity Coalition and assisting single mother tell their stories in the media.



400 callers rang about issues with their children's schooling. The majority of these calls concerned their struggle to keep up with the growing costs of public education and their distress that their children's participation in school was not on a level playing field.

Our Back to School Assistance Program supports single mothers manage the financial challenges presented by school requirements through providing:

- Information on sourcing affordable school items
- Explaining school costs, government policies and ways to raise issues with schools
- Referrals to community and government assistance
- Financial assistance for secondary school students
- Education packs donated by the Brotherhood of St Laurence
- Support to advocate with their school.



CSMC emergency relief funds enable secondary students to:

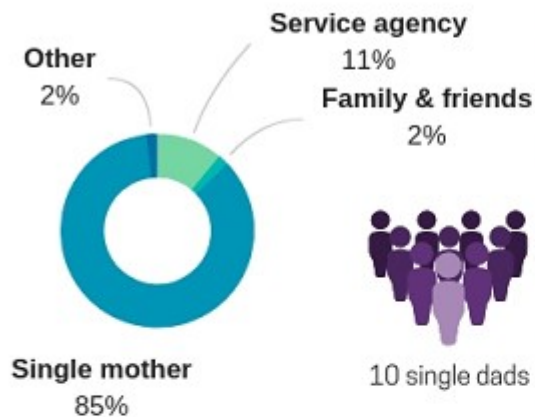
- Pay for elective material and VCAL/VET subjects
- Attend school camps and excursions
- Participate in swimming and water safety
- Buy standard uniforms and sports uniforms
- Pay for text books, e-books and stationery
- Pay for the costs following family violence and change of schools
- Purchase myki tickets
- Contribute to purchasing a required device.

Namila rang in distress as her twins were due to start high school. She had been saving for months and was still not able to afford the two laptops required for her children. She had already managed to purchase two sets of school uniforms, text books, stationery and paid the school fees despite receiving minimal child support. Together with other callers, she pointed out that while school costs have risen considerably, the child support formula has not and does not accommodate the higher costs of public education since the introduction of digital technology to schools.

CSMC service contacts

12% increase in contacts in 2017-18

We were contacted by...



Top 3 Issues



61% of all contacts were for **income security, poverty and emergency relief**

Contacts location



3% (58) single mothers were homeless

*This may not be all those experiencing homelessness as some women feel ashamed and don't tell us where or how they are living

Inner Metro:

- North **17%**
- East 7.5%
- South 12%
- West **17%**

Outer Metro & Rural
17.5%



3% interstate
23% postcode not disclosed

Outcomes



Emergency relief provided to 307 single mothers for food, housing, school costs

1410 contacts received **information support**



457 (18%) contacts were **referred to specialist agencies**

The greatest challenges

A survey of those using our services revealed that for many single mothers, the combination of precarious finances and navigating convoluted government services can be exhausting.

“Dealing with changes in Centrelink causes me so much stress and anxiety... My payments get frozen because I miss an appointment even though I have a newborn. When we run out of milk for my son and can’t afford more, I feel so let down and angry. It’s heartbreaking. I used to work full time with good remuneration. I never asked to be on my own or expected to parent like this but I’m certainly being punished by this country for it.”

The same survey respondents nominated ‘financial insecurity’, ‘parenting solo’ and ‘social isolation’ as the three greatest challenges.

“Lack of a suitable affordable ‘time out’ for single parents and carers. I just need a break.”

“Being an older single mother, being able to meet other single mothers around my age. Having to care for ageing parents as well as my child, leading to burnout and lack of time for myself.”

“I was having a hard time the day I called and spoke with CSMC. It was great to have a compassionate hearing and not just be closed down with ideas how to fix the situation. Afterward I felt normal despite circumstances I could not change. Other organisations do not help in the same way. Being a solo parent we have specific needs and fears.”

“I spoke to a contact worker who I was able to relate to as she was also a single mother and she seemed to be able to talk with me in a non-judgemental, non-clinical and practical way. I was pleasantly surprised that she took time to understand why I was ringing (burnout among other things) and helped me explore some solutions and services I hadn’t thought of by myself. I got off the phone feeling like there was hope for me and I could follow up the things we talked about.”



98% of respondents to our service user survey were satisfied with the support from CSMC. The only cause for dissatisfaction was delay in getting through to a contact worker.

Thank you



The government of Victoria continues to support single mothers and their children through funding from the Department of Education and Training. This enables CSMC to provide services to single mothers who contact us seeking assistance, and to our members. We acknowledge and appreciate this support.

CSMC extends heartfelt thanks to the individuals and organisations whose donations, time, resources, skills and generous support have been invaluable to our ongoing work to value and strengthen the lives of single mother families:

CSMC Board 2017-2018

Jessica van Dyk	Barbara Schade
Deirdre Bignell	Kylie Porter
Lisa Assender	Dimi Rokkos
Fiona Sunderland	Christin Quirk (R)
Louise Smith	Sophie Banks (R)
Kylie Ball	Alex Girle (R)
Robyn Curnow	Sylvie Leber (R)

Probono support

Thatch @ **Pretentia** - website & social media

Circus Oz

Lant3k IT Solutions

Sean Combe - database

Belinda - **Small Ideas**

Langham Hotel - toys and afternoon tea

CSMC office & policy volunteers

Maureen Marshall

Taline Velluto

Helena Melton (editing)

Isabella Oliveria

Suzanne Baker



CSMC gratefully acknowledges the support of the R.E. Ross Trust, who generously fund us to provide emergency relief to single mother families experiencing financial hardship. These funds, provided since 2002, allow us to offer a small back-up to families at a time of great vulnerability.

Financial donations

Individual and corporate donors allow us to move beyond our funded work and accommodate unmet and arising needs. Every donation of every amount is cause for deep gratitude. **Frederick Davidson** and **Jo Fraser** are among donors to our Christmas Appeal and we are pleased to be able to name them.

Participation in the **Grill'd Local Matters** program saw Council of Single Mother and their Children benefit as a popular token choice in Melbourne CBD restaurants.



Jenny Davidson CEO and Tara, Manager QV Grill'd

This year CSMC single mother members were offered two theatrical opportunities. Huge thanks to Circus Oz for making these opportunities available.

"My two boys and I were lucky enough to get free tickets from your organisation to see Circus Oz last night... Wow, what a show! We loved the excitement and wonder of the circus performers, under the big tent. And what a fitting setting too; the Royal Botanical Gardens!

Thank you so much for giving us the gift of these tickets, and thank you for supporting us single mums.... "

The value of the **1090** hours provided this year to CSMC by member volunteers, students, and pro-bono services at a nominal \$20 per hour, is **\$21,800**

Celebrating Clare and Agnes's cottage



Clare Duggan seems to think she is fairly ordinary but her understanding of the challenges many single mothers face mean we think she is very special.

Clare donates money to support emergency relief for single mother families and advocacy for systemic change. She also, and very specially, since October 2017, donates use of her Mornington Peninsula cottage for single mothers and their children.

Agnes's Cottage is a family holiday home for Clare and her husband, their children and grandchildren. The cottage is named after Clare's mother who gave much of her time to charity and who left Clare money to buy the property. When it is not being used by family, CSMC members are provided with the opportunity to use it, either a single mother family, two single mothers with their children, or one family and grandma.

How does she know how very, very precious it is to be able to take your children to a holiday at the beach, when all you can afford is the petrol or the bus fare to get there?

Clare, in a matter of fact and understated way, says "I just wish more people would donate what they can. It could be a week of their time, or an investment or something else they could contribute."

Council of Single Mothers and their Children is deeply grateful to Clare for all her support. We recognise the special nature of the gift she gives to single mother families through sharing her family's holiday house. Clare's husband David also generously contributes to this gift as he does much of the maintenance work.

Over the past year, 20 single mothers and 30 children have visited for between two and seven days and nights and from the feedback we received, they loved it.



"It was exactly what we needed."

"I am experiencing financial hardship and I worry a lot that my child is disadvantaged. My happiest childhood memories are family holidays and I feel I am failing because I can barely afford our basic needs. If I had the money I would invest in experiences to make happy memories."

"All the children loved the house and were so excited playing with each other and visiting the beach."

"We loved Agnes's Cottage. It was homey and welcoming."

"We would never be able to afford a holiday like this. My children were so happy and it was lovely to spend time away with no stress."

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC. 2017-2018 Financial Report

The accompanying notes form part of these financial reports

Balance sheet for the year ended 30 June 2018

	NOTE	2018 (\$)	2017 (\$)
Current Assets			
Cash & cash equivalents	2	41,184	72,679
Term deposits		75,000	
Non-current assets			
Office furniture & equipment	3	4,521	5,025
Total Assets		120,705	77,704
Current Liabilities			
Trade & other payables	4	9,144	10,413
Advance grants		49,936	11,677
Provision for staff leave	5	45,962	26,000
Total Current Liabilities		105,042	48,090
Net Assets		15,663	29,614
Total Equity		15,663	29,614

Income statement for the year ended 30 June 2018

	NOTE	2018 (\$)	2017 (\$)
INCOME			
DET core funding		216,125	207,264
Donations		13,973	8,350
Grants		50,615	46,746
Interest received		1,338	559
Sundry income		384	613
TOTAL INCOME		282,435	263,532
EXPENSE			
Audit & finance fees		1,863	1,708
Board & volunteer expenses		548	102
Depreciation & losses on disposal		2,004	2,908
CSMC contribution to emergency relief		4,515	3,835
Occupancy costs / office overheads		28,994	28,062
Planning & publicity		4,676	8,924
Project grant expenditure		50,615	46,746
Staffing costs		174,550	162,584
Stronger together newsletter		8,659	8,303
TOTAL EXPENSE		276,424	263,172
PROFIT FOR YEAR		6,011	360
LESS EXTRAORDINARY EXPENSE			
Staff leave provision 2016-2017	6	13,000	-
Staff leave provision 2017-2018		6,962	-
TOTAL EXTRAORDINARY EXPENSE		19,962	-
NET PROFIT / LOSS		-13,951	360

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC. 2017-2018 Financial Report

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Statement of changes in equity for the year ended 30 June 2018

	Retained surplus (\$)	Total (\$)
Balance at 1 July 2016	29,254	29,254
Surplus/(deficit) for the year	360	360
Balance at 30 June 2017	29,614	29,614
Balance at 1 July 2017	29,614	29,614
Surplus/(deficit) for the year	(13,951)	(13,951)
Balance at 30 June 2018	15,663	15,663

Statement of cash flows for the year ended 30 June 2018

	NOTE	2018 (\$)	2017 (\$)
Cash from operating activities			
Receipts from customers		280,756	262,973
Payments to suppliers & employees		(237,089)	(243,228)
Interest paid		1,338	559
Net cash provided by/(used in) operating activities	7(b)	45,005	20,304
Cash flows from investing activities			
Payment for plant & equipment		(1,500)	-
Payments for investments		(75,000)	-
Cash flows from investing activities		(76,500)	-
Net increase/(decrease) in cash held		(31,495)	20,304
Cash at beginning of financial year		72,679	52,375
Cash at end of financial year	7(a)	41,184	72,679

Notes to the financial statements for the year ended 30 June 2018

1. Statement of significant accounting policies

This financial report is a special purpose financial report prepared in order to satisfy the financial reporting requirements of the Associations Incorporation Reform Act 2012 (Victoria) and the Australian Charities and Not-for-profits Commission Act 2012. The Board has determined that the association is not a reporting entity. These financial statements have been prepared in accordance with following Australian Accounting Standards:

AASB 101	Presentation of Financial Statements
AASB 107	Statement of Cash Flows
AASB 108	Accounting Policies, Changes in Accounting Estimates and Errors
AASB 1031	Materiality
AASB 1048	Interpretation of Standards
AASB 1054	Australian Additional Disclosures

The financial statements have been prepared on an accrual basis and are based on historical cost and do not take into account changing money values except where specifically stated. **The full statement of accounting policies and the Auditors Report from Stephen Allen at Alkemade & Associates, are available on request.**

COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC. 2017-2018 Financial Report

Notes to the financial statements for the year ended 30 June 2018

	2018	2017
	(\$)	(\$)
2. Cash and cash equivalents		
Cash on hand	338	353
Cash at bank	40,846	72,326
Term deposits	75,000	-
	116,184	72,679
3. Office furniture and equipment		
Office furniture & equipment at cost	17,559	16,059
Less accumulated depreciation	-13,038	-11,034
	4,521	5,025
4. Trade & other payables		
Trade payables	770	3,121
GST payable	4,175	4,039
Payroll liabilities payable - superannuation, PAYG, union fees	4,199	3,253
	9,144	10,413
5. Provision for staff leave		
Annual leave	34,363	15,966
Long service leave	11,599	10,034
	45,962	26,000

6. Extraordinary expense - It was determined that insufficient staff leave was provided for in the 2016-17 financial year. This has been corrected in the current year, as well as providing for the change to June 30 2018. These are non-cash expenses as sufficient reserves of cash are held to cover them.

7. Cash flow information

(a) Reconciliation of cash

Cash on hand	41,184	72,679
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(b) Reconciliation of cash flow from operations with net profit

Profit/loss from ordinary activities	-13,951	360
Depreciation	2,004	2,908
Changes in assets & liabilities		
Increase/decrease in trade creditors	-2,211	2,324
Increase/decrease in other creditor & accrued liabilities	39,200	12,712
Increase/decrease in provisions	19,962	2,000
Cash flows from operations	45,005	20,304

From the Chair

2017-2018 has been a year of strong performance for Council of Single Mothers and their Children (CSMC). In the first year of implementing our 2017-2020 Strategic Plan, we have increased our service provision, established two new projects to support single mothers in Victorian rural and regional communities and to develop self-advocacy skills, and raised our profile with single mothers, their allies and the community sector.

In line with our renewed focus on growth, the Board has been pleased with capacity building initiatives that have increased the impact of our advocacy and allowed us to reach more single mothers. In addition, we value opportunities for knowledge development, mentoring and networking such as the CEO's involvement in The Growth Project and her selection as Victorian Co-Chair of Anti-Poverty Week in 2018 and 2019.

The expansion of the Board at the 2017 Annual General Meeting brought valuable skills and the expertise of five new members to our governance matrix. Additionally, Board members' lived experience continues to be a fundamental contribution; many have lived in poverty with their children whilst studying, resolving family separations, or finding or resuming paid employment and are now successful in senior roles. All are dedicated to ensuring the Council of Single Mothers and their Children works effectively to dismantle barriers to single mothers' achievements and wellbeing.



I thank retiring and new members all for their contributions to the Council of Single Mothers and their Children, and our CEO Jenny Davidson for her dedication and innovation.

This year we recognise the deaths of two women whose advocacy touched the lives of single mothers and their children.

Fiona Richardson, Victoria's inaugural Minister for Family Violence Prevention, was personal and passionate in her advocacy to "eradicate violence in the home within a generation and to end its dangerous and costly impact on families and children." This resonated deeply with our members as many single mother families are created from the wreckage of family violence.

Jo Clancy was the first paid employee of CSMC and her work establishing both CSMC and the Australian Relinquishing Mothers Society (ARMS) contributed to changes vital to single mothers, including altering adoption legislation so children could be reunited with their birth parents.

As we find new ways to address the challenges faced by single mother families, we acknowledge the contributions great and small of those who have helped us on the journey.

Jessica van Dyk

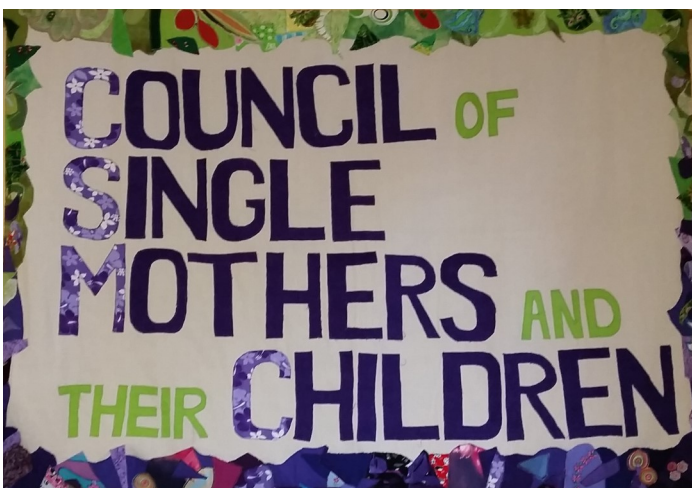


Image attributions

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**Council of Single Mothers
and their Children Inc.**

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