

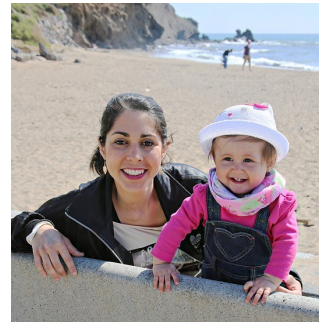
# Council of **Single Mothers** & their Children Victoria Inc.

## Annual Report 2015-2016



***Valuing & strengthening  
single mother families***

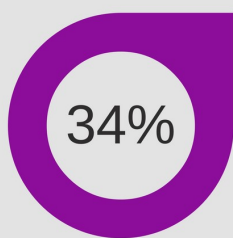
*Council of Single Mothers and their Children Victoria is a not for profit organisation run by and for single mothers to improve our lives and the lives of our children. We achieve change by championing the voices and needs of single mother families and by providing specialist services that support women parenting alone.*



Pixabay.com Patricia Alexandre

# Australia's single mothers

## SINGLE MOTHERS IN AUSTRALIA



**LONE PARENT FAMILIES IN POVERTY**  
84% are single mother headed



## CHILDREN IN POVERTY

40.6%

in lone parent families

compared to

12.5%

in couple households



Source: ACOSS Poverty in Australia 2016

Single mothers in Australia are a diverse group of women of all ages, cultures and education backgrounds, raising a child or children without the live in support of the biological father or a spouse. They may be:

- ♦ Working full- or part-time while managing the busy schedules of their children
- ♦ Studying for the future
- ♦ Looking for work that matches their caring responsibilities
- ♦ Starting or running a small business
- ♦ Volunteering in a local organisation during school hours
- ♦ Caring for a child with a disability or an aged parent
- ♦ Attempting to represent themselves and their children in Family Court actions
- ♦ Re-housing to escape family violence or rebuilding their lives
- ♦ Grandmothers raising their grandchildren alone.

Single mothers contend with media and political representation that implies they are wilfully living off the public purse. In fact, the issues that push 34% of lone parent families into poverty are:

- ♦ Inadequate level of government benefits
- ♦ Unpaid or underpaid child support
- ♦ Lack of secure part-time work
- ♦ Lack of affordable housing
- ♦ Expenses of childcare and before and after-school care
- ♦ Financial insecurity following relationship breakdown, including debt inherited from ex-partners.

**In June 2015 there were 518,952 single mothers with dependants living in Australia. One-parent families are 15% of all families with children and women are 84% of all one parent families.**

# Single mothers say these issues matter...

## **Income security and poverty**

Women leaving unhappy or violent relationships or facing an unplanned pregnancy rarely have generous assets or an independent income. Those on government support are moved from Parenting Payment Single to Newstart Allowance when their youngest child turns eight, a drop in income of \$167 or more per fortnight that significantly impacts on their ability to ward off poverty. 51.5% of people on parenting payments and 55% of those on Newstart are living below the poverty line (ACOSS Poverty in Australia 2016 Report). Single mothers who can't find suitable employment struggle to cover food and shelter with housing costs often absorbing over 55% of their income, leaving them little to deal with unexpected expenses. Those with a job at or just above minimum wages find low wages, increasing casualisation of the workforce and childcare and transportation costs mean working has limited economic benefits and in some instances, leaves them worse off financially than government benefits alone - the 'poverty trap'.

## **Family violence**

There is an assumption that any family violence that has occurred ends at separation. Research shows and single mothers tell us that violence often continues beyond separation. It includes stalking, cyberstalking, debts put in their names, withholding of child support and ongoing Family Court battles.

The long term impacts of these issues include:

- Anxiety and depression for both mother and children
- Poverty that impacts on the housing they can afford, school and social inclusion, and the ability of the mother to study and develop future prospects.

Single mother families who are forced to move multiple times for safety often bear the additional costs of:

- Installing safety features in their home and repairing damage to home and personal property
- Changing schools and purchasing new uniforms, books and IT equipment for each school
- Storage costs whilst living in crisis accommodation
- Loss of child support when trying to collect money owed may be unsafe
- Centrelink penalties when child support payments are made intermittently rather than regularly, and
- Legal fees to ensure representation in Family Court.

## **Housing and homelessness**

Shortages of affordable properties through Government failure to invest in public and community housing and a lack of innovative policies to support private investment into low cost housing, is leading to more single mother families experiencing housing stress and homelessness.

We hear single mothers:

- are forced to accept substandard properties, some earmarked for demolition, and/or
- agree to insecure tenure (three to six month leases) and inappropriate share housing situations.

Many single mother families are moving further into rural and outer metro areas where pockets of disadvantage develop. These areas tend to be poorly serviced by support services and public transport and have high concentrations of unemployment. Single mother families living here are heavily reliant on cars and the cost of petrol, car registration, maintenance and repairs can eat into what little savings families have.

CSMC works to keep a focus on all these issues. We advise government on the impact of proposed budget changes, and made a submission to the Royal Commission into Family Violence. We are looking forward to implementation of these recommendations.

CSMC manages a Single Mothers Share House Register that provides a way for single mothers to connect, exchange information and consider sharing housing. We also provide information, referrals and financial assistance.

# CSMC support line

The Support Line plays a pivotal role in the work of CSMC. Single mothers are able to access support and information and our workers are informed first hand of the issues facing single mother families. Lack of affordable housing, ongoing effects of domestic violence, difficulties in securing suitable paid employment and the struggle to support family members with mental health and disability issues are among the most frequent calls.

As overwhelming as these issues can seem, workers on the Support Line are often moved by the strength and resilience of callers struggling to cope with hardships. These hardships might be financial, or may be about exhaustion as women struggle with working while being both a sole parent and bread-winner, or simultaneously caring for their children and other family members such as elderly parents. We hear stories of courage and persistence as mothers strive to keep their families together and themselves and their children calm while negotiating the complexities and pitfalls of a Family Court system that can be confusing, confronting and unjust.

Our workers are struck by the quiet perseverance of single mothers living with their own or their children's

health and mental health issues or disability. Tragically as evidence shows, it is often the disability or health issue that has led to the relationship breakdown. In the case of a child with a chronic health issue or disability, it is usually the mother who remains the main carer. Sometimes this is with financial and emotional support from the father, but in many cases it is not.

Conversations on the support line often include anecdotes full of humour, determination and a steadfastness comprised of caring and courage.

***These mothers do an extraordinary job with little financial reward or public recognition.***

CSMC is staffed by single mothers whose common lived experience is an essential element of the successful self-help model. This commonality between worker and caller enables better understanding of the complexities and multi-layered nature of the difficulties faced and of the possible responses. We use the basis of shared lived experience, coupled with the professional skills and qualifications of staff, to enable a deeper exploration of the issues, possible remedies, and provision of an informed and relevant service that values and strengthens single mother families.



# Caller log

## Tracey

Tracey's former partner and father of her children, Peter, had not been paying child support. Tracey has three children, one in high school and two in primary and had to buy laptops for each. Without the agreed amount of child support, Tracey could not afford the technology the schools require her children to have.

CSMC has no funds to assist with school technology but workers provided options including how to access recycled computers and discounted computers. We talked with Tracey about school policies around technology requirements and how to access this support when family finances do not permit independent purchase.

## Anya

Anya is trying hard to get work. She has one child and has fashion industry experience and qualifications. Due to manufacturing moving off-shore, opportunities for the kind of work she is qualified for have reduced. Anya has bookkeeping experience but no qualifications and has approached local businesses for work. She has put together a portfolio of occasional work but is desperate for regular, full-time work.

Anya rang for support, ideas about what else she could try and where she could go. CSMC referred her to organisations offering courses and connections and encouraged her to think laterally. Anya hates receiving government support and wants to be earning and independent. We hope she succeeds.

## Maria

Maria was homeless, living on the streets with her children, and trying to escape a relentless former partner. Her Intervention Violence Order had expired. Maria was well connected with service resources but reported that a family violence service she contacted didn't believe she needed help. She was deflated by this disbelief and unsure how to proceed.

We recognised Maria's determination to find a safe place for herself and her children and encouraged her efforts. We increased her options by linking her to additional housing services and helped her join our share house register. Maria found temporary refuge through one of our referrals and a month later, moved with her children to a still impermanent but more secure housing option.

# Emergency relief

With generous assistance from the R.E. Ross Trust, CSMC provides emergency relief to the most vulnerable single mother families. The program provides financial assistance for grocery relief, back to school costs, and expenses related to securing housing.

## Distribution of emergency relief funds

- ⇒ **200** families with **472 children** were assisted with grocery expenses
- ⇒ **21** families received a once off payment to help them secure housing ensuring **53 children** had a place to call home
- ⇒ **81** families received financial assistance with back to school expenses including **114** secondary students
- ⇒ **167** families were referred to other services for emergency relief due to CSMC funds being exhausted

CSMC has been an active member of Emergency Relief Victoria, the peak body that until June 2016, represented emergency relief agencies in Victoria, provided sector development and facilitated shared information among agencies.

# Back-to-school support

CSMC believes in education as a pathway out of poverty and a foundation for the future of our children. We contend all children should be able to fully participate in school life regardless of their parents' financial situation. Our back-to-school program supports single mother families struggling to meet school expenses at the beginning of the school year through information about:

- Categories of school payments, approaching schools for assistance and negotiating payment plans
- Federal and State Government programs including Schoolkids Bonus; Child Care Benefit; Camps, Sports & Excursions Fund; State Schools Relief; and student scholarships
- Community assistance programs, and
- Sourcing cheaper or second-hand school text books, equipment, uniforms and stationery.



Flickr.com

**Barriers** impacting on single mothers ability to fund school expenses include:

- Costs of purchasing technology (tablets, laptops, e-books), sometimes for multiple children in the family
- Schools dealing with specific retail outlets and specifications that restrict families from sourcing cheaper equipment and require additional purchases when a family moves to a new school
- The higher cost of uniforms bearing school logos, and school policies restricting school attendance where the correct uniform is not worn
- Lack of readily available information about available assistance, and
- Schools refusing to assist with scholarships and other applications for financial assistance.

**Social barriers** that impacted this year on the ability of single mothers to pay education costs were:

- Recent separation or divorce and legal costs involved in separation
- Insufficient or no child support payment from the child's father
- Drop in income after moving from Parenting Payment Single to Newstart
- Change of school due to family violence and the costs incurred in moving and changing schools
- Housing stress or homelessness
- Insufficient hours of work, loss of employment or being unable to work due to caring responsibilities
- Unexpected costs such as car repairs and registration
- Costs involved in supporting older children living at home and in higher education
- Additional costs associated with a child or mothers health or disability
- Grandmothers on the age pension with care of their grandchildren and no additional funds.

*'I hope this email finds you all well. I've been a client of yours for a while with school help, in which I cannot thank you enough. All my girls have done VCE, one has done a Diploma in Child Care, and the youngest has started a Bachelor of Criminal Law, so many thanks for all your help :)'*

# Fatima's story

We first met Fatima a decade ago when she worked as an unpaid community support person helping to establish a single mother group in the Western Suburbs of Melbourne. At the time, CSMC was involved in collaborating with local councils to help set up support groups for single mothers.

Single mother groups provide local meeting places for members to socialise, share the joys and challenges of parenting solo, and gain confidence to access courses that help reskill parents wanting to take steps into paid employment. All this increases resilience and links single mothers with the valuable resources that community learning centres provide.

As part of her organising role in the single mother group, Fatima wrote articles for the local paper and contributed to CSMC's newsletter.

During this time Fatima and her children were subjected to ongoing physical violence by her ex-partner. Each time he discovered where she lived, the family experienced abuse and intimidation. Each time she was compelled to go to court for an intervention order. Several times, they had to move to ensure their safety.

Not surprisingly, the continuing violence from their father and the frequent upheavals were traumatic for the children and Fatima was left to manage the chronic mental health issues that developed with one of them.

Fatima is a good networker and has always been able to access support from her friends and community. Over the years she has phoned our support line when various issues have arisen. We have been able to encourage her, validate her experiences and refer her to appropriate local organisations. At times we have advocated on her behalf.

Fatima has remained remarkably resilient despite the difficulties she and her children have faced. She says

the benefit of good friends and people who understand her situation cannot be underestimated.

Even though Fatima's extended family and community have provided assistance, the cost of multiple relocations has been considerable. Child support has been intermittent and withheld for a number of years and this exacerbated the financial hardship the family has faced.

Issues affecting the children have impeded Fatima's search for paid work and at times the CSMC emergency relief fund has supported the family with money for school expenses and groceries.

Not being able to provide secure, long term accommodation or achieve regular paid work beyond occasional casual work has placed severe financial and emotional stress on Fatima and her family.

Fatima's story is similar to many we encounter through our Support Line.

CSMC sees a great need for more flexible working arrangements to recognise the impact of domestic violence and accommodate the diverse family challenges facing the contemporary workforce.

*Not surprisingly, continuing violence from their father and frequent upheavals is traumatic for children and too often, the single mother is left to manage the distress and sometimes chronic issues that develop in children.*



CSMC photo

# CSMC members

**In 2015-2016, CSMC had 2,595 ordinary, organisational, life and associate members.**

While CSMC is a Victorian based organisation our membership stretches across Australia with single mother members in every state and territory.

Membership encourages single mothers to be actively involved with the work of CSMC. They may participate through volunteering as Board members, media advocates, social support or change activities, student placements, fundraising, office administration or contributions to the newsletter. Our bi-annual Scarlet Letter newsletter and regular Scarlet Bulletins keep members informed with up to date and topical issues affecting single mother families. Members, researchers and workers in other organisations contribute articles and stories. Single mothers tell us these communications create a valuable sense of connection.

Organisational members include local and state government and community services in family violence, mental health, employment, information and health and well-being. For organisations, membership opens the door to a better understanding of the structural issues affecting single mother families and provides a more informed approach to policy and service delivery, and thus ultimately better outcomes for families.

Other connections with and between CSMC members are occurring through an increasing use of *social media*. Likes to our Facebook page continued to grow another 44% and more single mothers are engaging in active discussion of issues. The Single Mothers Share House Register (a closed Facebook group) has generated some innovative solution thinking among women seeking safe and secure accommodation for themselves and their children. The coming year will see restructuring of the website with more resources placed online to enable 24 hour access to our information.

*'Just want to say thank you for the financial support towards the secondary school costs. It is an enormous relief to know that there are organisations and people who are understanding and care during this ever increasingly expensive life. Thank you again.'*

## Circus Oz

For many single parent families on a tight budget, the opportunity for the whole family to attend a show is a rare event. For the past three years Circus OZ have donated tickets to CSMC to give our members and their children an opportunity to attend their highly entertaining show. We received appreciative feedback from those who attended, some of who had never been to the circus before. A huge thank you to Circus Oz!

*'Thank you so much for the tickets to Circus Oz. My daughters had the best night! We would never have been able to do that as the cost of our everyday living would never allow spare money to buy tickets. Me and my 3 daughters haven't had a good night out like that in so long so thank you.'*



CSMC photo

## Christmas party

Many single mothers find Christmas one of the most financially stressful times of the year. Budgeting for school holiday activities, holiday care needs and saving for upcoming school expenses mean there is little left for the celebratory experiences of gifts and food that most families take for granted in the festive season.

In 2015, we again held a Christmas party for our members and their children to relieve this strain and to provide an opportunity for fun and connection.

Donations from CSMC supporters provided funds for the festivities. The party was held at the Drill Hall Multicultural Hub in Melbourne which was donated free of charge for the day. The large indoor space amply accommodated all the activities including

- \* *toys* for the younger children
- \* *craft tables* full of paint, paper, glitter and stickers to help encourage our budding artists
- \* *wooden models* to assemble and decorate
- \* *Highly popular face painting and tattoos, and*
- \* *juggling*, hula hoop and hacky sack games.

Children and mums had a great time peddling away on a smoothie bike to concoct their favourite drinks. *Mrs Claus* charmed everyone and handed out lollies while a *roving magician* entertained the crowd.

A corner was transformed into a *Mum's Café* with a barista and pastries to give the women a chance to sit and chat in comfort while their children played and were entertained by CSMC volunteers.

Families received school stationery packs as they were leaving, thanks to continuing support from the Brotherhood of St Lawrence. These stationery



CSMC photos

packs were deeply appreciated as a way of helping reduce the education costs for the coming year.

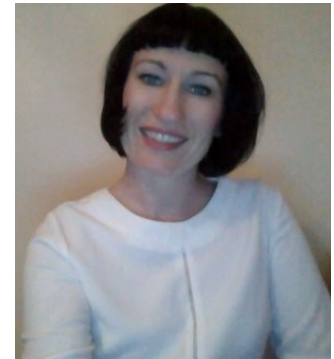
CSMC is grateful to all the businesses and individual donors who gave so generously to our crowdfunding campaign. Without their assistance, we would not have been able to organise this special festive occasion. For a full list of our donors please see our 'Thank You' page.

We particularly thank all the volunteers who donated their time to making the Christmas party such a success.

# From the Chair

In the last 12 months, CSMC has seen significant changes. A new Board was elected from both old and new members, heralding in new paths for CSMC.

I'd like to acknowledge the hard work and significant contributions of our outgoing Board members and thank Janet Beaumont (Chair), Crystal James, Maureen Clifford, Annemarie Ferguson, Tania Curlis and Susan Barclay, as well as Executive Officer Tenar Dwyer and long-term Project Worker Kerry Davies. CSMC has a deep and rich history that is founded on the relentless efforts of hard-working and passionate staff and volunteers who have contributed greatly to important social and political reforms for single mothers and their children.



The Board and staff deeply appreciate the financial support CSMC receives from the Department of Education and Training (DET) Victoria, and from the R. E. Ross Trust. DET works for excellence in education and skills development and to reduce the impact of disadvantage. CSMC members share this goal as every one of us works daily to ensure we do the best we can for our children and to improve our future prospects. The R.E. Ross Trust Social Support focusses on those who are most disadvantaged, enabling us to provide emergency aid to single mothers. This is crucial as government and independent incomes fall below the poverty line, flexible employment is scarce, and housing continues to remain insecure and unaffordable for many. We are also thankful to our Christmas party donors whose contributions allow our annual festive celebration for member families.

CSMC is run by staff and Board members who all are or have been single mothers. It is this common lived experience that enhances the specialised services we provide and informs us as we lobby and campaign for better rights and conditions for single mothers and their families.

Our new Board represent wide experience in campaigning for social justice causes across many platforms: Sylvie Leber, Melinda Johnstone (Treasurer), Chris Penver, Christin Quirk, Rose Ljubicic, Alex Girle (vice Chair) and myself (Chair). Together with new CEO Jenny Davidson and the invaluable experience from new and long term staff and volunteers, we have begun working towards the next stages for CSMC.

The Board has identified and is addressing the need for strategic change and revitalisation within the organisation. With constant threats of welfare cuts, an increasingly casualised work force, and the current focus on family violence (an issue which has devastated many of our members), it's imperative that CSMC is positioned as the go-to body on the many issues that face single mothers in Victoria. We want CSMC to have a bigger presence where it's needed, so that the voices of our members can be heard, and the lives of single mothers and their children can continue to be improved.

It's an exciting new period, and we are ready for the upcoming challenges!



**Jessica van Dyk**

# CEO report

Single mothers face many challenges in the current political and social contexts. Federally, pressure continues for them to join or re-join the workforce. Most want to work and increase their income, but encounter barriers such as a lack of job flexibility that accommodates their primary carer role; insufficient skills; or lack of current experience. For many single mothers, the most pressing priorities are securing affordable housing, supporting children after separation, and ensuring children are well cared for outside school hours. Locally, the Victorian Government has been supportive of single mothers' issues both through continuing CSMC funding and through the Royal Commission into Family Violence.

Australian of the Year Rosie Batty greatly increased national understanding of the epidemic levels of family violence in Australia and with attention on this issue, single mothers calling our Support Line felt confident to identify the violence they had experienced, and its impact on their family. The Royal Commission into Family Violence made 227 recommendations which we look forward to seeing implemented. We find, however, limited understanding of the long term impacts of domestic and family violence after the relationship has ceased. These include financial manipulation, violence-affected children, contentious care and visiting arrangements, and costs of Family Court actions. CSMC will work with government and others to ensure these issues are better recognised and support for single mother families continues to improve.

It was disappointing to see housing receive little attention in the recent Federal election. An adequate, safe and affordable home is a fundamental foundation for family life that remains unobtainable or tenuous for far too many single parent families. The urgency of this issue is apparent in our Facebook group - Single Mothers Share House Register - and telephone Support Line which we run with vital funding from the Department of Education and Training Victoria. Here, we received an average of 10 calls each working day from women seeking support, information and referral, and from the organisations that support them.

CSMC distributed financial aid in the form of grocery assistance, back to school funds and housing support to 302 families, including 639 children, thanks to the continued generosity of the R.E. Ross Trust.

In December, we held our annual Christmas party, thanks to the generosity of donors, to provide our members with a festive day at what can be a tough time of year for low income single mums.

During 2015-2016, the staff and Board put in exceptional effort to ensure that CSMC was able to continue our vital support of single mother families. Thanks go particularly to Jacqui, Fiona, Annette and our Board members for their work to keep the organisation running smoothly. I also acknowledge the valuable contribution of Executive Officer Tenar Dwyer and appreciate Christin Quirk acting as Executive Officer for three months and providing a bridge to my appointment.

Looking forward, we are examining the structural barriers many low income single mothers continue to encounter. We are assessing how we can best leverage our limited resources to address these and support single mothers to build the best possible futures for themselves and their children.

CSMC members, volunteers and many of our supporters are single mothers doing an exceptional job supporting both CSMC and one another. In the face of many obstacles, they give constantly to their children, broader families and communities, and still find ways to speak up about issues that affect single mother families. With all the diversity of experience, disposition and lived reality, single mothers remain dedicated to giving our children the best life we can and to finding the resources to invest in ourselves.

I am pleased to be joining CSMC as we seek to enhance the lives and amplify the voices of single mother families.



**Jenny Davidson**



# Policy impacts on people

## Privatising human services

Over 2000 women utilise the information, referral and support services of the Council of Single Mothers and their Children each year. Some are financially independent but value support to relieve the isolation and challenges of parenting alone. Many struggle to live on government benefits combined with insecure work, often living with their children below the poverty line and trying to find jobs that fit with their parenting responsibilities. Some are also dealing with complex health, legal and housing issues.

Single mothers are a vulnerable population required to regularly interact with government bodies, including Centrelink, the Child Support Agency, Family Court, Medicare and schools, as well as privatised services such as job and childcare providers and real estate agents.

The Federal Government has requested that the Productivity Commission enquire into an increased application of competition, contestability and informed user choice to human services. CSMC has been and will continue to be active in articulating potential consequences of further privatisation of human services for this vulnerable group.

Given evidence showing limited benefits and many negative consequences of being engaged with a job service provider, CSMC is concerned that job networks present a disturbing example of the potential impacts privatisation can have on single mothers.



## Job providers

The privatised job provider system is neither sufficiently proactive nor individualised to make a positive difference to the job seeking efforts of many single mothers. It appears to be more a numbers game for providers than a serious policy intervention directed to and measured against the broad social impacts the government has indicated it desires. The option of 'choice' is negated by uniform approaches. With 63% of single mothers receiving government benefits as their primary income, we expect the government may in future demand better outcomes from job providers.

Stories from members demonstrate our concerns.

**Margery** has, over ten years, received the Parenting Payment Single and then the Carers Payment when she looked after her elderly parents in addition to sole parenting. With the death of one parent and the entry of the other into a nursing home, Margery is now on Newstart and working with a job provider to meet her 'mutual obligation' requirements.

Margery lacks confidence in her ability to return to the workforce without substantial retraining. Her job provider has no funds available for either training or additional aids such as new glasses. Margery is a qualified librarian and volunteers at a hospital providing information to patients and visitors. Her work is valued but does not provide computer and database skills.

As a single parent without independent transport, Margery has limited ability to take a full time job or shift work. As an ethical person, she is unhappy with suggestions from job providers to:

- apply for jobs she knows she won't get in order to buy time until she is 55
- lie about previous education levels in order to be eligible for useful government supported certificate level courses the costs of which, if the lie were discovered, she would be required to repay.

Margery, like many who contact us, struggles with both the patronising attitudes of younger workers in the job agency and the constant churn of workers there. She describes having to endlessly repeat her story and being directed to 'apply for 20 jobs a month from the phonebook'. She sees this as a 'tick and flick' exercise where she arrives with her list of 20 jobs per month and the agency worker just ticks it off, having met the quota.

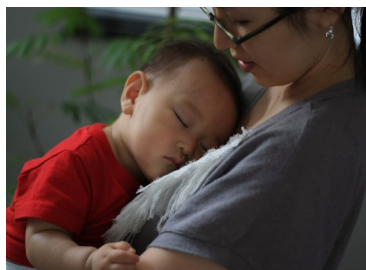
**Kate** is a young mother on Newstart. She has a medical exemption detailing the work she cannot safely accept. She has had three job providers in the last two years, dealt with numerous workers, and found only one who was genuinely helpful.

Kate has been asked to do things she knew wasn't capable of doing and/or should not be required to do. This includes being told to take full-time jobs that her health and medical exemption prevent her (and exempt her) from doing.

Kate attended courses and met the system requirements, without ever being matched to a job. She has recently found work through her own efforts.

## Childcare

Unaffordable and inaccessible childcare, including before and after school care, compounds the challenges of getting suitable work.



*Toshimasa Ishibashi flickr.com*

Privatised childcare centres tend to be easier to get into than local government or non-profit ones but are often prohibitively expensive, not necessarily local and do not always represent the kind of care parents want for their children.

## Healthcare

The creeping costs of medical and dental care are not felt equally by all single mothers as some are fully covered whilst others, working in full or part time roles, feel any increase in costs keenly. We are seeing negative cost factors for these mothers as the Medicare rebate freeze continues. The Child's Dental Scheme is an important bulwark that we have actively worked to have retained. Health and dental insurance is beyond all but professionally employed single mothers.

## Education

An area of concern for all single mothers is the rising cost of public education. While nominally free, the expenses families encounter are increasing, and include requirements to purchase brand specific laptops or tablets for each child, sometimes from specific retailers, thereby preventing parents finding the cheapest options. Government policies provide fee reductions but these are not always transparent and many schools insist on payment. Thus many single mothers find themselves paying between \$1000-\$6000 per year per child for fees, uniforms, excursions and equipment.

## The Child Support Agency

This agency is a critical interface for single mothers, many of whom have faced long and emotional struggles to have their former husband or partner share the costs of raising their children.

2012 figures report \$1.2 billion in child support payments were unpaid, which does not include unpaid privately arranged child care. These mothers receive less Family Tax Benefit (FTB) Part A as a result of anticipated income from child support, and then find themselves without the agreed child support. When this occurs and debts are accumulating, single mothers have little recourse beyond the prohibitively expensive option of litigation.

Single mothers tell us agency workers:

- Refuse to investigate information such as a former partner working 'cash-in-hand' and tell them to notify the Tax Office even when doing so might put them at risk of further violence.
- Do not understand that sometimes the father uses intermittent or non-payment as a form of control.
- Sometimes defend the fathers and imply single mothers are asking for too much if they seek support for things like additional schooling costs.

## Housing

With government housing stock rare, housing affordability is a long term and increasingly critical casualty of privatisation. Single mother families face discrimination, unaffordable rents, insecure tenancy and unsuitable locations. CSMC is working with a range of government, private and community organisations to bring about changes to this vital and untenable situation.



*'Hope' Sudarshan flickr.com*

## COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

### Statement of Financial Performance for year ended 30 June 2016

|                                        | <u>2015/2016</u>     | <u>2014/2015</u>      |
|----------------------------------------|----------------------|-----------------------|
|                                        | \$                   | \$                    |
| <u>INCOME</u>                          |                      |                       |
| Grants - DET Core Funding              | 198,666              | 190,127               |
| - The RE Ross Trust (Emergency Relief) | 37,228               | 36,999                |
| - Lord Mayor's Charitable Foundation   | 0                    | 4,000                 |
| Donations                              | 2,931                | 3,638                 |
| Interest received                      | 1,102                | 2,003                 |
| Membership subscriptions               | 500                  | 550                   |
| Sundry income                          | 55                   | 168                   |
| <b>TOTAL INCOME</b>                    | <b>240,482</b>       | <b>237,485</b>        |
| <u>LESS EXPENDITURE</u>                |                      |                       |
| Audit & finance fees                   | 1,708                | 1,907                 |
| Board expenses                         | 834                  | 498                   |
| Depreciation & losses on disposal      | 1,906                | 891                   |
| Emergency relief program               | 37,228               | 36,999                |
| Insurance - office                     | 430                  | 408                   |
| Lord Mayor's Charitable Foundation     | 0                    | 4,000                 |
| Occupancy costs                        | 23,078               | 23,557                |
| Office overheads                       | 9,396                | 4,804                 |
| Planning & publicity                   | 1,901                | 181                   |
| Resources & subscriptions              | 1,251                | 1,196                 |
| Scarlet Letter newsletter              | 7,394                | 7,152                 |
| Staffing costs                         | 160,286              | 163,548               |
| Volunteer expenses                     | 64                   | 57                    |
| Xmas toy program                       | 2,334                | 3,271                 |
| <b>TOTAL EXPENDITURE</b>               | <b>247,810</b>       | <b>248,469</b>        |
| <b><u>NET PROFIT/LOSS</u></b>          | <b><u>-7,328</u></b> | <b><u>-10,984</u></b> |

# COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

## Statement of Financial Position for year ended 30 June 2016

# Financials

|                                     | <b><u>30.06.16</u></b> | <b><u>30.06.15</u></b> |
|-------------------------------------|------------------------|------------------------|
|                                     | <b>\$</b>              | <b>\$</b>              |
| <b><u>CURRENT ASSETS</u></b>        |                        |                        |
| Cash on hand                        | 34                     | 2                      |
| Cash at bank                        |                        |                        |
| NAB Business Maximiser              | 46,104                 | 67,470                 |
| NAB cheque account                  | 5,816                  | 2,367                  |
| NAB VISA business payments card     | 29                     | 0                      |
| PayPal                              | 272                    | 126                    |
| Westpac cheque account              | 0                      | 74                     |
| ER food vouchers                    | 120                    | 375                    |
| Total current assets                | 52,375                 | 70,414                 |
| <b><u>FIXED ASSETS</u></b>          |                        |                        |
| Office furniture at cost            | 3,604                  | 3,604                  |
| Less accumulated depreciation       | -3,510                 | - 3,486                |
| Computer & office equipment at cost | 12,455                 | 14,212                 |
| Less accumulated depreciation       | -4,616                 | -11,847                |
| Total fixed assets                  | 7,933                  | 2,483                  |
| <b>TOTAL ASSETS</b>                 | <b>60,308</b>          | <b>72,897</b>          |
| <b><u>CURRENT LIABILITIES</u></b>   |                        |                        |
| Accounts payable                    | 797                    | 481                    |
| Advance grants - Ross Trust         | -254                   | -26                    |
| GST payable                         | 3,834                  | 3,743                  |
| Payroll liabilities                 | 2,678                  | 3,282                  |
| Total current liabilities           | 7,055                  | 7,480                  |
| <b><u>LONG TERM LIABILITIES</u></b> |                        |                        |
| Provision for staff leave           | 24,000                 | 28,835                 |
| Total long term liabilities         | 24,000                 | 28,835                 |
| <b>TOTAL LIABILITIES</b>            | <b>31,055</b>          | <b>36,315</b>          |
| <b>NET ASSETS</b>                   | <b>29,253</b>          | <b>36,582</b>          |
| <b><u>EQUITY</u></b>                |                        |                        |
| Retained earnings                   | 36,582                 | 47,566                 |
| Net income                          | -7,328                 | - 10,984               |
| <b>TOTAL EQUITY</b>                 | <b>29,254</b>          | <b>36,582</b>          |

## COUNCIL OF SINGLE MOTHERS AND THEIR CHILDREN INC

## Statement of Cash Flow for year ended 30 June 2016

|                                                                                                                                                                      | <b><u>30.06.16</u></b> | <b><u>30.06.15</u></b> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|
|                                                                                                                                                                      | <b>\$</b>              | <b>\$</b>              |
| <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                                                                                                                           |                        |                        |
| Receipts from customers                                                                                                                                              | 239,380                | 235,482                |
| Payments to suppliers and employees                                                                                                                                  | - 251,163              | - 251,270              |
| Interest received                                                                                                                                                    | 1,102                  | 2,003                  |
| Net cash provided by (used in) operating activities                                                                                                                  | <u>-10,681</u>         | <u>- 13,785</u>        |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                                                                                                          |                        |                        |
| Payments for property, plant & equipment                                                                                                                             | -                      | -                      |
| Proceeds on sale of plant & equipment                                                                                                                                | -                      | -                      |
| Net cash provided by (used in) investing activities                                                                                                                  | <u>-</u>               | <u>-</u>               |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                                                                                                          |                        |                        |
| Proceeds from borrowing                                                                                                                                              | -                      | -                      |
| Payments on borrowings                                                                                                                                               | -                      | -                      |
| Net cash provided by (used in) financing activities                                                                                                                  | <u>-</u>               | <u>-</u>               |
| <b>Net increase in cash held</b>                                                                                                                                     | - 10,681               | - 13,785               |
| Cash at beginning                                                                                                                                                    | <u>70,451</u>          | <u>84,200</u>          |
| Cash at end                                                                                                                                                          | <u>59,734</u>          | <u>70,415</u>          |
| <b>a. Reconciliation of cash</b>                                                                                                                                     | <b>2016</b>            | <b>2015</b>            |
| Cash at the end of the financial year as shown in the statements of cash flows is reconciled to the related items in the statement of financial position as follows: |                        |                        |
| Cash on hand                                                                                                                                                         | <u>59,734</u>          | <u>70,415</u>          |
| <b>b. Reconciliation of cash flow from operations with profit from ordinary activities after income tax</b>                                                          |                        |                        |
| Profit/(loss) from ordinary activities after income tax                                                                                                              | - 7,328                | - 10,984               |
| Non-cash flows in profit from ordinary activities                                                                                                                    | -                      | -                      |
| Amortisation                                                                                                                                                         | -                      | -                      |
| Depreciation                                                                                                                                                         | 1,906                  | 891                    |
| Provision for doubtful debts                                                                                                                                         | -                      | -                      |
| Write-downs to recoverable amount                                                                                                                                    | -                      | -                      |
| Net loss on disposal of plant and equipment                                                                                                                          | -                      | -                      |
| Changes in assets and liabilities                                                                                                                                    |                        |                        |
| (Increase)/decrease in trade debtors                                                                                                                                 | -                      | -                      |
| (Increase)/decrease in other receivables                                                                                                                             | -                      | -                      |
| (Increase)/decrease in prepayments                                                                                                                                   | -                      | -                      |
| (Increase)/decrease in other assets                                                                                                                                  | -                      | -                      |
| Increase/(decrease) in trade creditors                                                                                                                               | 316                    | - 28                   |
| Increase/(decrease) in other creditor and accrued liabilities                                                                                                        | - 740                  | - 3,164                |
| Increase/(decrease) in provisions                                                                                                                                    | - 4,835                | - 500                  |
| Cash flows from operations                                                                                                                                           | <u>-10,681</u>         | <u>- 13,785</u>        |

**INDEPENDENT AUDIT REPORT TO THE MEMBERS OF  
COUNCIL OF SINGLE MOTHERS & THEIR CHILDREN INC.  
ABN 28 796 387 679**

We have reviewed the attached financial report, being a special purpose financial report of Council of Single Mothers & Their Children Inc. for the year ended 30 June 2016. The Council's Directors are responsible for the financial report and have determined that the accounting policies used in the financial statements are appropriate to meet the requirements of the Associations Incorporation Reform Act 2012 and are appropriate to meet the needs of the members. We have conducted an independent review of the financial report in order to express an opinion on it to the members of the Council. No opinion is expressed as to whether the accounting policies used are appropriate to the needs of the members.

The financial report has been prepared for distribution to members for the purpose of fulfilling the Directors' financial reporting requirements under the Associations Incorporation Reform Act 2012. We disclaim any assumption of responsibility for any reliance on this review report or on the financial report to which it relates to any person other than the members, or for any purpose other than that for which it was prepared.

Our review has been conducted in accordance with Australian Auditing Standards. Our procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report and the evaluation of significant accounting estimates. These procedures have been undertaken to form an opinion whether, in all material respects, the financial report is presented fairly in accordance with the accounting policies so as to present a view which is consistent with our understanding of the Council's financial position, and performance as represented by the results of its operations and its cash flows. These policies do not require the application of all Accounting Standards and other mandatory professional reporting requirements in Australia.

The opinion expressed in this report has been formed on the above basis.

**Review Opinion**

In our opinion, the financial report of Council of Single Mothers & Their Children Inc. is in accordance with:

1. the Associations Incorporation Reform Act 2012, including:
  - a) giving a true and fair view of the Council's financial position as at 30 June 2016 and of its performance during and at the end of the financial year ending on 30 June 2016; and
  - b) complying with Accounting Standards and the Associations Incorporation Reform Act 2012; and
2. other mandatory professional reporting requirements.

**ALKEMADE & ASSOCIATES**

*Stephen Allen*

Stephen Allen

**STEPHEN ALLEN MIPA**

**Level 1, 35 Whitehorse Rd**

**BALWYN VIC 3103**

Dated this 5<sup>th</sup> day of October 2016

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

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Melbourne VICTORIA 3000  
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ABN: 28 796 387 679

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Fb: [www.facebook.com/  
councilofsinglemothers](https://www.facebook.com/councilofsinglemothers)  
Tw: @CSMCVIC  
E: [csmc@csmc.org.au](mailto:csmc@csmc.org.au)  
P: 03 9654 0327  
F: 03 9654 0328

**Support Line**

Metro: 03 9654 0622  
Toll free: 1300 552 511  
9.30am-3pm Monday-Friday

**BOARD**

**Chair**

Jess van Dyk

**Vice Chair**

Alex Girle

**Ordinary Board Members**

Sylvie Leber

Rose Ljubicic

Christin Quirk

Christine Penver

Melinda Johnstone

**STAFF**

**Chief Executive Officer**

Jenny Davidson

**Contact Workers**

Fiona Combe

Jacqui Ng

**Communication & Policy**

Andi Sebastian

**Finance Worker**

Annette Antolino

# Thank you

**CSMC extends heartfelt thanks to the organisations and individuals 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 2015-2016**

Janet Beaumont  
Annemarie Ferguson  
Tania Curlis  
Maureen Clifford  
Crystal James  
Jess van Dyk  
Christin Quirk  
Chris Penver  
Melinda Johnston  
Alex Girle  
Rose Ljubicic  
Sylvie Leber  
Susan Barclay



**Funding bodies**

CSMC acknowledges the support of the State Government of Victoria through the Department of Education and Training for their ongoing funding of our telephone Support Line.

**The R E Ross Trust** for their generous provision of emergency relief funds, helping CSMC to assist single mother families experiencing financial hardship.



THE  
**R E ROSS**  
TRUST



## Vale

CSMC notes the passing of Ana Lomaro in January 2016. Ana was an early member of CSMC and celebrated the 40th Anniversary with us.

She remains a great role model for other single mothers who seek a better future through learning and professional practice.

CSMC is grateful for Ana's involvement and contribution over many years.

**CSMC Christmas Party**

Thank you to everyone who donated to our Christmas fundraising appeal:

J.A. Viera  
Joe & Lisa Brooks  
Julie Butler  
Fair Go for Pensioners  
Sylvia Leber  
Laura Kane  
George  
Dex Kelly  
Anonymous donors and  
the **Drill Hall Multicultural Hub** in  
Melbourne.

**Probono Support**

Circus Oz  
Lant3k IT Solution

**VOLUNTEERS**

**Christmas Party**

Jess van Dyk  
Kai Junqueira Ng  
Rhiannon Combe  
Aleda Davies  
George Katsourakis  
Chris Penver  
Christin & Dominique Quirk  
Mandy Webber & her daughters  
Tamara Redondo  
Frances Jones  
Riannon Wyley  
Jo-Ellen Pickerd  
Susan Barclay  
Michael Barclay & Carla  
Rose Ljubicic

**Education packs**

Brotherhood of St Laurence

**Office assistance**

Maureen Marshall  
Sean Combe  
Barb Marumahoko  
Gennet Makonnes

**Scarlet Letter contributions & mail out**

Naomi - Singlemum.com.au  
Peta Searle  
Barbara Williams Weston  
Alex Girle  
Sharon Blazier  
Melinda Johnstone  
Archie & Fitzroy Beaumont

In 2015-16 CSMC received

**2179** individual contacts

**Annual Support Line survey**

**96%** of all respondents indicated they were satisfied or very satisfied with our service

**100%** of all respondents would use our service again.

**Emergency relief funds supported**

Groceries: **200** families with **472** children

Housing: **21** families with **53** children

School expenses: **81** families and **114** secondary students

**Feedback from single mothers**

- ♦ *"OMG thank you so much. Really appreciate it. I have been stressing over all the items I have to get them. Thanks again."*
- ♦ *'Thank you for your support and help with arranging the cheque. Things are going well and I am now in my house and all set up.'*
- ♦ *'It was great talking to you today, I appreciate it so much. The relief of having an understanding person is enormous. Thank you.'*
- ♦ *Thank you so much for your help with the education expenses for my children.'*

and made over **334** referrals

We have **2,595** members

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**Cover image**

*Mother & daughter*

Photographer: J N Montario. Permission granted

**Back page**

Mother and child—Pexels.com

