

council of
single mothers
and their
children



years
stronger
together

Premier apologises to single parents in lockdown

*Anthony Albanese: Son of a single mother
is Australia's new prime minister*

Single-parent families top the million mark



Annual Report 2021-2022

Chair's report

It's a privilege to introduce the 2021-2022 Annual Report of the Council of Single Mothers and their Children (CSMC).

As the new Chair, I am truly inspired by all who are part of this organisation — from the staff, volunteers and members to, crucially, our financial supporters who lead by investing in a future for all.

The organisation, like the single mothers we support, maximises the impact of every dollar while achieving great things for women and children across Victoria, and the contents of this report demonstrate this. It is also a testament to the resilience and smarts of the CSMC team, led by CEO Jenny Davidson, who work tirelessly to provide a platform and a voice for single mothers.



By the end of 2021-2022, the Board has a full complement of skilled and passionate directors, committed to steering the organisation to success. We continue to draw on our 2021-2024 Strategic Directions to keep us on track toward our vision of a society that ensures social and economic inclusion for all single mothers and their children at whatever stage they are in their lives.

On behalf of the CSMC Board, I thank each and every one of you who contributed in some way to the achievements laid out in this report. Together, may we continue to grow in strength and voice.

Hannah George

Board Members

Hannah George	Chair—from March 2022
Barbara Schade	Chair—to March 2022
Deirdre Bignell	Vice Chair
Sarah Liversidge	Treasurer
Robyn Curnow	Ordinary
Amy Sasse	Ordinary
Kristy Lee Tyrrell	Ordinary
Genine Hook	Ordinary—to November 2021
Emer Diviney	Ordinary – from June 2022
Desley Mather	Ordinary –from June 2022
Virginia Wills	Ordinary –from June 2022

Special acknowledgement and thanks to **Barbara Schade** who served on the Board from October 2017 to March 2022, including three and a half years as Chair.

International Women's Day

Ninety single mothers joined our online event for International Women's Day 2021.

CEO Jenny Davidson interviewed author and TV presenter Jacinta Tynan about embracing single motherhood, her book featuring the stories and wisdom of single mothers, and her own experience.

CSMC presented plans for our Federal Election advocacy and led a discussion about key issues and strategies beyond the election.

Our members enjoyed taking a moment on IWD to celebrate, recognise and inspire one another.

You're Invited
Tuesday 8 March, 2022

Join the Council of Single Mothers and their Children for a FREE International Women's Day event.

 International Women's Day
#IWD2022 #BreakTheBias

#BreakTheBias



263 days in lockdown in Melbourne

Single mothers have generally not had an easy time of COVID, and for single mother families in Melbourne, it has been particularly tough. Lockdown five commenced early in the financial year (July 2021) and was followed by Lockdown six (August to October). Over 19 months, Melburnians spent 262 days in lockdown – 45 per cent of the time since the coronavirus pandemic was declared in March 2020. Coronavirus numbers were beaten back to zero five times, until after the final brutally long seventy-seven days of lockdown, the government's policy changed to living with the virus.



For single mother families in Melbourne during the last lockdown, working parents who were not themselves authorised workers working outside the home nor the partner of an authorised worker had no access to early childhood education and childcare. This left single mothers, many of whom were maintaining paid employment from home while home-schooling primary and secondary children also, for 34 days straight, caring for pre-school children.

Mothers rang and emailed us with desperate pleas to explain to the government how bad this was for them and for their children. CSMC accelerated our efforts to bring the Victorian government's attention to the ways in which COVID-19 lockdown restrictions were impacting single mothers. We worked closely with the Office for Women to assert the particular impacts upon single mother families of lockdowns, school and childcare closures, and authorised worker definitions that discriminated against single parent households.



Dan Andrews apologising to single mothers for the pandemic rules not having worked for our families, 8 September 2021

On 8 September, in his regular press briefing on metropolitan and rural restrictions, the Premier Daniel Andrews apologised to single parents for inequities in the system and announced that single parents in metro Melbourne could access childcare regardless of whether they're an authorised worker or not.

While this did not fix all the issues for single mothers, having a Premier apologise and say that he had listened to views put to him and to other Ministers was a marker of effective advocacy by CSMC, individual single mothers who wrote letters and made phone calls, and agencies who collaborated with us.

The event is captured on our YouTube channel.

*Hi,
It was a thrill to hear the update today.
Keep up the great work - the collective voices have been heard!
Alicia*

Dear CSMC

I am so relieved and grateful to all who have campaigned to effect this change.

I can go back to working an almost full day again, which will make a huge difference and give me a little respite.

*Thank you again
Frances*



Key election asks for single mother activists

Federal Election 2022

Growing up in a single mother family is not a barrier to success, but poverty can be.

Of all family types in Australia, single mother families are the most likely to live in poverty.

Today, 37 per cent of female headed sole parent families with dependant children live in poverty, much of it arising from government policy decisions.

This is unacceptable and preventable.

CSMC advocates for financial safety and wellbeing for all single mother families.

A Federal Election is always an important platform for single mothers as so many of the issues affecting our lives are determined by the Federal Government.

In the May 2022 Federal Election, we campaigned alongside our members and our colleagues at the National Council of Single Mothers and their Children on our key priorities:

- ◆ Financial safety and wellbeing for all single mother families.
- ◆ Making childcare affordable, accessible and of high quality.
- ◆ Keeping women and children safe in the Family Court system.
- ◆ Investment in single mothers' careers rather than pushing them into casual and low-paid jobs.
- ◆ Providing mortgage and other assistance to single mother home buyers.

It was an exciting day to have the proud son of a single mother elected Prime Minister. While not the first — Kevin Rudd was son of a single mother and Malcolm Turnbull the son of a single father — Anthony Albanese's story, as told to the nation, resonated with members of Council of Single Mothers and their Children.

Raising her son in social housing whilst grappling with chronic health challenges, Maryanne Albanese was an impressive woman who overcame significant social and economic challenges to keep her child and raise him on the disability pension.

It was the same year that one of our founders Rosemary West also fought to keep and raise her child on her own and a few years later, with other determined single mothers, founded the Council of Single Mothers and their Children. These women revolutionised the options for pregnant women who wanted to keep their children.

Single Mothers Raise Future Leaders

council of
single mothers
and their
children

Single parent families hit the one million mark

The Australian Bureau of Statistics made a data release on 28 June 2021 that was exceptionally significant to our work:

“For the first time, the Census recorded more than a million one parent families (1,068,268), of which four out of every five of those parents were female. As a proportion of families this is increasing slowly, from under 15 per cent (14.5 per cent) in 1996 to nearly 16 per cent (15.9 per cent) in 2021.”

This new data highlights the importance of our advocacy in seeking financial safety and wellbeing for those families receiving income from the government, with full recognition of their human rights under International Covenants; our work to ensure child support is properly assessed and paid in full; and acknowledgement that many single mother families are survivors of intimate partner and domestic violence.

With nearly 900,000 single mothers in Australia, our voice is growing.

ParentsNext: so close to achieving change

We commend Senator Pat Dodson who moved a disallowance motion on 11 August 2021 that, had it been successful, would have ended compulsory participation in ParentsNext.

In late June 2021, CEO Jenny Davidson appeared before a Parliamentary Joint Committee on Human Rights considering the mandatory nature of ParentsNext.

Jenny summarised arguments we had submitted to the inquiry and told members stories of mothers we had encountered. Of significant relevance to Senator Dodson were our stories of Indigenous single mothers negatively impacted by program participation.

The Committee’s report, released in August, unequivocally recommended that ParentsNext be made voluntary and Senator Dodson’s motion gave expression to this recommendation. The motion went to a vote and was defeated. It was grippingly close, 16 votes for and 16 against. The deciding vote against the motion was made by the Speaker who ‘resolved it in the negative’.

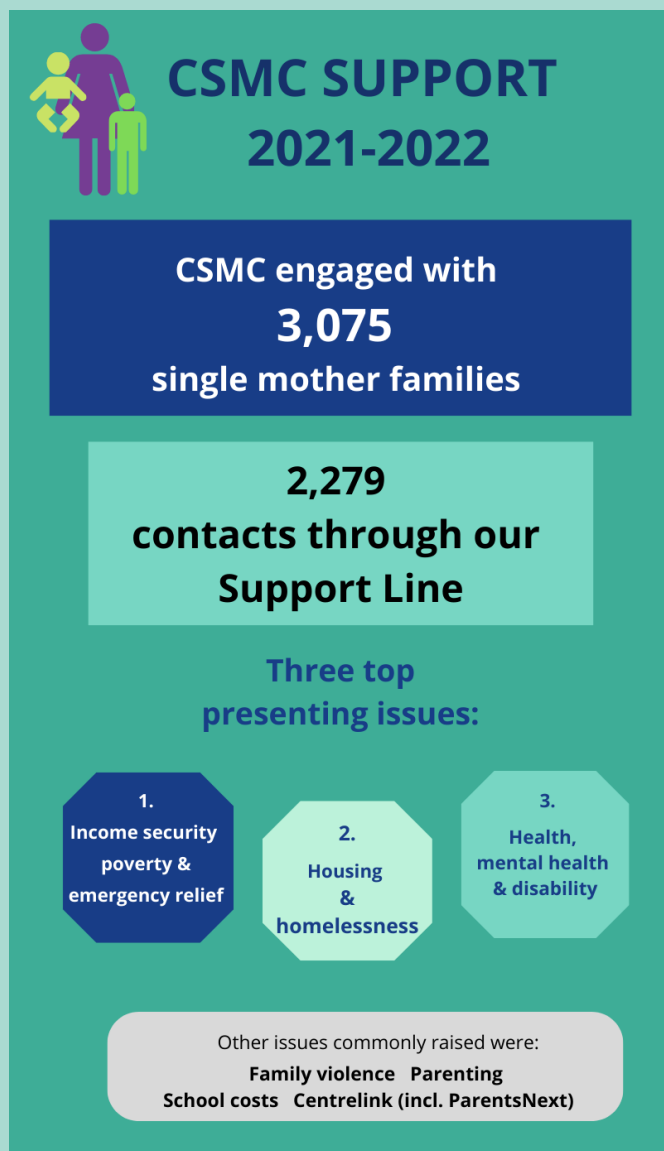
It was such a blow! This is the closest we have come in three years to undoing the harmful compulsory aspects of ParentsNext. We hope to see the government take action in the near future.



The voices of ParentsNext participants shape our work:

“When I went to the first appointment... I wasn’t told anything about the goals of the program. They didn’t ask me about my interests or what I was thinking about the future. They just told me to get a drivers licence and to do it by a certain date. When I walked out of there, I was filled with panic. I felt overwhelmed and hopeless. There I am, with three kids, one of them a baby needing nappies and my budget was so tight, where was I going to get the money for a licence?”

Support line conversations



Social isolation endured through lockdowns in Victoria and elsewhere around the country have taken a toll on single mothers and their children.

With reduced access to our support networks of friends, family and community, many callers said they were struggling to maintain their resilience. Post restrictions, with coronavirus still abounding in the community, many disruptions continued to impact single mothers' ability to earn an income, study, motivate their children to go to school, and rebuild social supports.

Single mothers reach out of our frontline services by phone, email, Facebook Messenger and through our website. Our workers respond by phone and email.

Our workers have experienced growing complexity in calls as the shifting landscapes of pandemic restrictions met the oncoming cost of living crisis.

Thirty per cent of all cases are now complex or highly complex.

A single mother's story

Aliya is sole carer of her children following significant family violence. Due to a coronavirus case at her childcare centre, the family had to isolate. Near the end of the isolation period, Aliya and her children tested positive and had to isolate for a further two weeks. Aliya's employer terminated her employment. When fully recovered, Aliya applied for numerous jobs without success and is now struggling to afford her rent and essentials for her family.

In this financial year, CSMC provided emergency relief to 431 families including 786 children.

Measuring the impact of our service delivery

This year we piloted a Social Impact Survey to measure service satisfaction and the impact of CSMC's Support Line service. We asked three simple questions straight after a call, in anonymous surveys offered via telephone text or email. The interim data shows:

- When asked if callers felt more supported or more able to manage the issue they called about, 88% responded with a rating of 4 or 5 out of 5 stars.
- When asked if the call provided useful information and referrals, 89% gave a rating of 4 or 5 out of 5 stars.
- When asked how likely they were to recommend our service to others, 92% rated 4 or 5 out of 5 stars.
- 59% of respondents presented with one issue whilst 40% had at least two issues they were experiencing.

School costs and concerns

With lockdowns happening at the beginning of the financial year and concerns about children's learning, social and emotional wellbeing at the end, our Back to School program has been vital.

- ◆ We support mothers who fear their child will be treated negatively if school fees aren't paid. Even where mothers know these fees are not compulsory in non-government schools, the concern about potential negative judgement is real.
- ◆ Among those who have been home schooling and simultaneously maintaining paid work, there has been frustration at the lack of recognition of the stress on single parent families. Many women contacted us with multiple, complex issues, particularly those still feeling the shock of losing employment in occupations impacted by lockdowns, such as in retail, hospitality, and university work. For many of these callers, it was the first time they had experienced such a dramatic loss of income.
- ◆ Some callers felt distressed by their own lack of confidence in raising issues with the school about how their child is managing emotionally and academically.
- ◆ High costs of education includes:
 - ◇ IT devices, particularly immediately after Christmas and summer holidays and for families requiring multiple devices.
 - ◇ School uniforms, with children feeling stigmatised by unbranded options.
 - ◇ Secondary level textbooks are often expensive and where teachers rely on current editions, second hand books cannot be purchased.
- ◆ Other cost factors impacting on parents ability to cover school expenses such as camps, excursions, new shoes and uniforms, textbooks and devices include:
 - ◇ Car and transport expenses are draining limited funds needed core expenses, compounded for the growing proportion of families living in outer suburbs by the lack of public transport.
 - ◇ Private rental costs absorb 30 to 50 per cent of many families' incomes. Single mothers, like most parents, prioritise housing over almost everything else and long wait lists on the public housing mean most families are fighting to secure in private rentals, whatever their income level.
 - ◇ Mothers who on reduced income, homeless or in precarious housing, many as a result of escaping family violence, are particularly stressed by the intersection between insufficient income, too few affordable rental properties and overwhelmed support services. Anything we can do to assist them with school costs and ensuring support from their children's school is welcome.



***CSMC provided \$11,061 in back to school support
along with expertise, strategies to take action and referrals.***





“When I was going through the Family Court, I didn’t just tap into my inner-lawyer; I ended up changing careers and becoming an actual lawyer.”

Julie, *My Single Mother Story*, February 2022

Social media growth

An innovation this year has been our **My Single Mother Story** project, which invites single mothers to share their experiences. Julie (above) shared her story, which is on our website along with seven others.

		Total numbers	
		30 June	
Twitter followers increased by	13%	936	We joined LinkedIn this year as an important part of our communications strategy. It will allow us to better connect with other service providers, single mother allies, donors and those interested in engaging with our work.
Facebook page likes increased by	10%	3815	
Instagram followers increased by	24%	310	
Share House Register members by	21%	1800	

Newsletters: In 2021-22, we sent out 41 e-bulletins to members and subscribers. The Stronger Together email newsletter is an essential mechanism for sharing vital information and resources with single mothers, updates on our support services, and member opportunities, from participating in relevant research to the occasional freebie.

Website: We shared resources, news and information with the 68,000 visitors to our website this year.



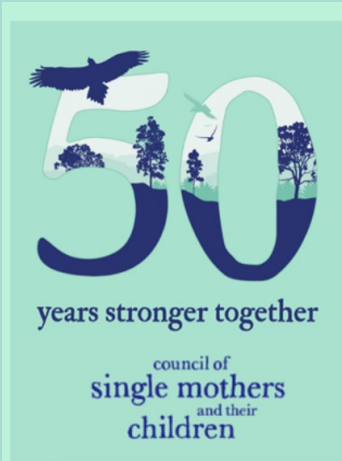
**Single
Mothers
Stronger
Together**



Our closed Facebook group, *Stronger Together*, created March 2021, grew by 84 per cent over this financial year.

This group enables members to have deeper discussions on policy and life matters.

CSMC's second National Survey of Single Mothers



1186 mothers responded to our second national survey.

We included questions on financial wellbeing, housing, employment, family violence and the impact of coronavirus restrictions.

We look forward to releasing the full analysis early in 2023.

Single mothers, have your say!

Submissions this financial year

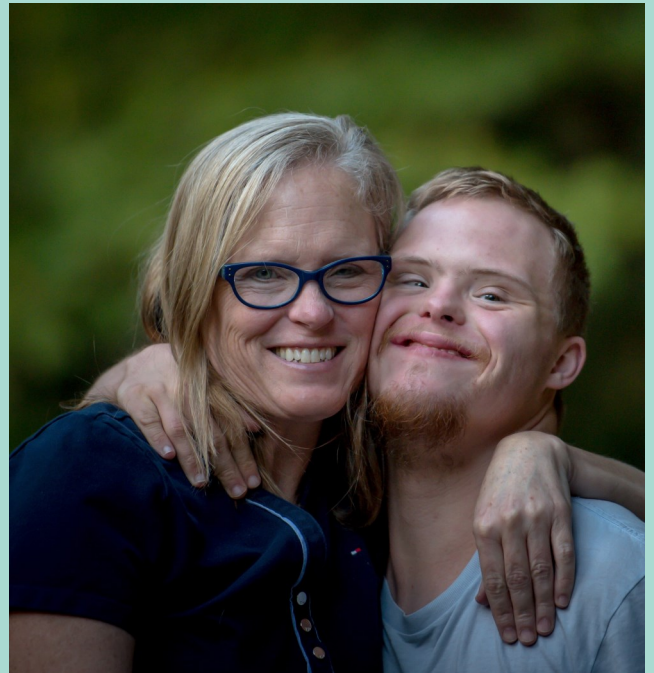
A critical part of our advocacy is represent single mothers' voices and raise issues of concern in public dialogue and spaces where we seek to influence policy decisions and shift public attitudes. We do this through writing articles for our own and external websites, contributing to academic and journalistic articles, and making submissions to state and federal governments.

CSMC is invited to make direct representation to committees during the public hearings of some of these inquiries, and we invite single mothers to join us in addressing the committees representatives, generally Members of Parliament, when even possible.

In this financial year we submitted to government committees inquiring into:

- ◆ The adequacy of the Disability Support Payment
- ◆ ParentsNext and whether it breaches human rights
- ◆ Economic equity for Victorian women
- ◆ Disability Employment Service
- ◆ Criminal justice

We were invited to present evidence to the Committees of the first three.



CEO's report

The overarching context for our service delivery and advocacy in 2021-2022 has been recognising and mitigating the ongoing impacts of COVID-19 on single mothers and their children. The impact on families' financial security, social connection and mental health has been considerable, with many women struggling to recover social, employment, and financial ground and their children grappling with returning to school and childcare.

Individual supporters, the Victorian Government and philanthropic funders all responded to the heightened needs of single mothers, which facilitated the adaption and innovation of our services. Our donors engaged with our bi-annual appeals with heartfelt warmth, especially given the uncertain times, which provides both essential funds and encouragement.

CSMC received additional funding from the Victorian Government which has enabled us to deepen our frontline service provision to deliver a telephone case work model to best support families grappling with complex and intersecting needs. This funding also facilitated connection with and between our 4750 members, an ongoing project, and expanded our emergency relief.

Additional funding was provided for our emergency relief program, and distributed through the Support Line to families in need of grocery support, assistance with securing housing, and during January and February, with the costs of the new school year for Victorian secondary school students. This timely investment can assist families in their times of greatest need and support children to fully engage with their education.

In the face of the long term and growing economic insecurity among single mothers, compounded by the impacts of COVID on employees in casual roles and sectors which particularly devastated employment among single mothers, and the subsequently widespread economic crises, CSMC has designed an employment program for single mothers that will be rolled out in the next financial year.

The CSMC team grew to 10 part-time staff during this very busy year, all with lived experience of being single mothers. We have continued to deliver services from the office or working remotely, overcoming ongoing impacts of COVID on staff availability. I wish to acknowledge the dedication and significant expertise of our team.

In good news, one of our founders **Brenda Richards** received an OAM on the Queen's Birthday awards in June "for service to the community through social welfare organisations". We are delighted to have her legacy recognised.

I want to express my sincere thanks to our dedicated donors, funders and board members, and our heartfelt appreciation and respect to the single mother families who drive our advocacy and service delivery.

Jenny Davidson



Thank you

Council of Single Mothers and their Children receives invaluable support from the Victorian Government and charitable trusts and foundations and our dedicated donors, who together enable us to deliver our Support Line and undertake policy work, expand our organisational capacity and grow our reach to single mothers and their children in diverse situations, locations and cultures. We thank them all. In addition, we are profoundly grateful to those who contribute in a range of ways to help us achieve our vision and our mission.

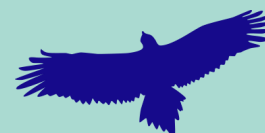


Accor Pacific ALL Heartist Fund
Alfred Felton Bequest
Associate Professor Kay Cook
Australian Community Foundation
Barr Family Foundation
Bennelong Foundation
Clive Scott & Sofitel Melbourne on Collins
Community Information Services Victoria (CISVic)
CSMC board members
Department of Families, Fairness and Housing, Government of Victorian
Department of Social Services (CisVic Emergency Relief consortium)
Erdi Foundation
Friends of CSMC
Gender Equity Victoria (GenVic)
Hazel Peat Perpetual Charitable Trust
Janet McMenamin
La Trobe University
Minister for Women Gabrielle Williams
Naomi Honeychurch
Office for Women, Government of Victoria
Officeworks Coburg
Our small group of dedicated major donors
Paul Bausch
Pretentia
Phyllis Connor Memorial Trust
Queen Victoria Women's Centre and our colleagues in the building
StreetSmart
Suzanne Baker
Swinburne University
Terese Edwards and the National Council of Single Mothers and their Children
The R.E. Ross Trust
Victorian Women's Trust
Zali Harris

*To those who contributed to **752 hours**
of voluntary work, thank you.*

Council of Single Mothers & their Children Inc.

Financial Report 2021-2022



council of
single mothers
and their
children

Balance sheet for the year ended 30 June 2022

	Note	2022 \$	2021 \$
Asset			
Current Assets			
Cash & cash equivalents	2	314,932	347,929
Term deposits	2	125,000	125,000
Non-Current Assets			
Managed fund investment	3	45,076	0
Office furniture & equipment	4	2,560	1,605
Total Assets		487,568	474,534
Current Liabilities			
Trade & other payables	5	30,558	22,517
Grants in advance	6	169,683	161,398
Provision for staff leave	7	76,286	71,401
Provision for CSMC national survey	8	21,259	25,000
Total Current Liabilities		297,786	280,316
Net Assets		189,782	194,218
Equity			
Retained surplus		119,782	124,218
Reserves	8	70,000	70,000
Total Equity		189,782	194,218

Income statement for the year ended 30 June 2022

	Note	2022 \$	2021 \$
Income			
DFFH core funding		253,113	246,031
Donations & bequests		41,215	52,254
Grants		315,960	219,103
Interest/ investment distribution received		2,329	1,390
Sundry income		300	73
Total Income		612,917	518,851
Expense			
Audit & finance fees		2,912	2,665
Board & volunteer expenses		498	363
Depreciation & losses on disposal		952	620
Fundraising expenses		1,343	5,023
Occupancy costs/ office overheads		35,201	31,792
Planning & publicity		6,606	33,493
Project grant expenditure		315,960	219,103
Staffing costs		249,097	256,973
Stronger Together newsletter		0	3,444
Total Expense		612,569	553,476
Surplus/(Deficit) for Year		348	(34,625)
Plus other COVID-19 income		0	96,273
Plus other investment income	9	471	0
Less other investment expense	9	5,255	0
Net Surplus/(Deficit)		(4,436)	61,648

Council of Single Mothers and their Children Inc. 2021-22 Financial Report cont'd

Statement of changes in equity for the year ended 30 June 2022

	Retained surplus \$	Total \$
Balance at 1 July 2020	132,570	132,570
Surplus/(deficit) for the year	61,648	61,648
Balance at 30 June 2021	194,218	194,218
Balance at 1 July 2021	194,218	194,218
Surplus/(deficit) for the year	(4,436)	(4,436)
Balance at 30 June 2022	189,782	189,782

Statement of cash flows for the year ended 30 June 2022

	Note	2022 \$	2021 \$
Cash from operating activities			
Receipts from customers		608,510	615,384
Payments to suppliers and employees		(594,147)	(460,308)
Interest paid		2,329	1,390
Net cash provided by/(used in) operating activities	10(b)	16,692	156,466
Cash flows from investing activities			
Payment for plant & equipment		(1,908)	-
Payments for investments		(50,000)	-
Cash flows from investing activities		-	-
Net increase/(decrease) in cash held		(35,216)	156,466
Cash at beginning of financial year		347,929	191,463
Cash at end of financial year	10(a)	312,713	347,929

Notes to the financial statements for the year ended 30 June 2022

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 Alkemade & Associates are available on request.

Council of Single Mothers and their Children Inc. 2021-22 Financial Report cont'd

Notes to the financial statements for the year ended 30 June 2022 (cont.)

	2022 \$	2021 \$
2. Cash and cash equivalents		
Cash on hand	2,675	275
Cash at bank	310,038	347,654
Term deposits	125,000	125,000
	<u>437,713</u>	<u>472,929</u>
3. Managed fund investment		
In 2021, CSMC invested funds in an ethical managed fund.		
Investment	50,000	-
Market value adjustments	(4,924)	-
	<u>45,076</u>	<u>-</u>
Office furniture & equipment at cost	15,873	17,559
Less accumulated depreciation	(13,312)	(15,334)
	<u>2,561</u>	<u>2,225</u>
5. Trade & other payables		
Trade payables	6,156	3,973
GST payable	4,255	5,298
Payroll liabilities payable - superannuation, PAYG, union fees	20,147	13,246
	<u>30,558</u>	<u>22,517</u>
6. Grants in advance		
Accor ALL Heartist Fund	15,000	-
Alfred Felton Estate – A/C Charitable Bequest	6,826	13,603
Australian Communities Foundation – COVID-19 Emergency Relief	-	2,884
Barr Family Foundation	10,000	10,000
Bennelong Foundation	-	16,308
CISVic Emergency Relief (DSS)	(12)	958
Erdi Foundation	14,020	-
Gandel Foundation	7,474	25,000
Hazel Peat Perpetual Charitable Trust	-	8,000
La Trobe University	-	2,000
Victorian Office for Women – Grant 1	-	3,270
Victorian Office for Women – Grant 2	100,875	-
Phyllis Connor Memorial Trust	-	39,310
Ross Trust Emergency Relief	7,500	15,000
Ross Trust Capacity Building	-	22,500
StreetSmart Emergency Relief	8,000	-
Victorian Women's Trust	-	2,565
	<u>169,683</u>	<u>161,398</u>

Council of Single Mothers and their Children Inc. 2021-22 Financial Report cont'd

Notes to the financial statements for the year ended 30 June 2022 (cont.)

	2022 \$	2021 \$
7. Employee provisions		
Annual Leave	41,631	40,697
Long Service Leave	24,655	20,704
Personal Sick Leave	10,000	10,000
	<u>76,286</u>	<u>71,401</u>

8. Other provisions & reserves

The Board has elected in 2021 to raise a Provision for the CSMC National Survey of \$25,000 from the current year surplus, as well as raising a Reserve in Equity from prior years' Retained Surplus to the value of \$70,000 to provide for anticipated increased staffing costs in the 2022-2023 financial year.

Gain on investment – market value adjustments	331	-
Imputation credit	140	-
	<u>471</u>	<u>-</u>
Loss on investments	<u>(5,255)</u>	<u>-</u>

Reconciliation of cash		
Cash on hand	<u>312,713</u>	<u>347,929</u>
Reconciliation of cash flow from operations with net profit		
Profit/(loss) from ordinary activities	(4,436)	61,648
Depreciation	952	620
Changes in assets & liabilities		
Increase/(decrease) in trade debtors	(2,218)	1,650
(Increase)/decrease in other assets	4,924	-
Increase/(decrease) in trade creditors	2,183	(2,238)
Increase/(decrease) in other creditor & accrued liabilities	14,143	60,968
Increase/(decrease) in provisions	1,144	33,818
Cash flows from operations	<u>16,692</u>	<u>156,466</u>

A single mother's story

Katya is Ukrainian and a very recent Permanent Resident. Her child and ex-partner are Australian. After escaping family violence, Katya is struggling financially.

As a new resident she has a four-year waiting period before she can apply for Centrelink benefits. Her child receives a Special Benefit payment, but it is not enough to cover rent, bills and food.

Katya is not eligible for the Childcare Subsidy and therefore cannot afford to do paid work as all her income will be spent on childcare fees. This catch-22 had Katya feeling desperate until she spoke with our Contact Worker who provided emotional support and referrals to financial, welfare advocacy and family legal services.



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

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