



Good Shepherd

Australia New Zealand

“Outside systems control my life”

Single mothers’ stories
of Welfare to Work



Women’s Research, Advocacy and Policy Centre

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Privacy note: The names used in the case studies in this report are pseudonyms and all identifying details have been changed to protect identities.



**VICTORIAN
WOMEN'S TRUST**

VICTORIAN WOMEN'S BENEVOLENT TRUST

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Case studies

As part of the research for *“Outside systems control my life”*: *The experience of single mothers on Welfare to Work*, interviews were conducted with 26 single mothers who receive income support. Each woman’s story is provided in full below.

Interview participants have diverse life experiences and come from metropolitan and regional areas around Australia. Their experiences have been grouped thematically according to their labour market status.

To preserve research participants’ anonymity, names and some identifying details have been changed.

Unable to work

Patti

Disability restrictions are not considered

Patti is a mother of two children aged six and seven, and she also has an adult daughter. She has a permanent disability from a car accident that means she is unable to do any work that requires lifting, twisting or bending. Patti has medical certificates which state that such work will require her to be pre-medicated, which in turn affects her ability to be fully alert. Her youngest child is on the autism spectrum, which presents in running away or violent outbursts, and Patti is often called to the school to either take him home or calm him down. She feels his difficulties with school could have been mitigated if she had been given more time to support him during his transition, but she was immediately placed on Welfare to Work.

Patti has expressed interest in studying, but has been given a restricted list of approved courses – all of which are labour intensive, despite the agency being aware of her disability.

Patti's interactions with service providers have always been amicable; however, they do not show consideration for her requirements, such as avoiding scheduling meetings on school holidays or assisting with her entrepreneurial ideas. Patti describes herself as unemployable largely due to her disability but would like to run a bed and breakfast and sell home-baked bread. Support for starting a small business appears to be out of scope for her provider, but neither has she been offered a job lead in the last 12 months.

Patti has had her share of compliance difficulties. For example, over the most

recent school holidays she was told she didn't have to go to the meetings for the "Christmas break", which she believed to be the whole school holidays due to the children. Early in January however, she received a text saying she had a meeting the next day. Patti thought it was a mass generated text as she had been told she didn't have to complete compliance activities over this period, so she ignored it. The day after Patti received a call to say she'd missed her meeting and would have to go in for a meeting. She said she thought she didn't have to and her service provider said that her non-compliance allowance was just for the "Christmas period" without clarifying what that actually meant. In the end, Patti had to take her two children into the meeting with her or risk her payments being cut. Financially, Patti lives from payment to payment. For the time being she is tied to her reliance on Welfare to Work, including compliance requirements.

Gloria

From Citizen of the Year to "volunteer" in a factory

Gloria is a single parent of four, and whilst her youngest is now 16 she has only recently been moved onto Newstart. For the last 21 years, Gloria has raised her children and acted as a carer for her parents, who both had Parkinson's disease. Her father has since passed away and her mother is now in a care facility. However, Gloria still cares for her mother and her 16-year-old son, both of whom suffer from poor mental health. For this reason she requires flexible arrangements.

When her mother was moved into care, Gloria was put onto Newstart. Gloria now has to apply for 20 jobs per month and

report back on these applications at monthly meetings with her Job Network Provider. "They're not interested in how you write [the jobs] down. The manager did have a look at them on one occasion but the last two occasions they haven't been interested. Tick and flick."

Before becoming a single mother, Gloria had a well-paid career and has many feathers in her cap. She has been a medical librarian and contributes this knowledge and patient support to the local hospital as a volunteer as well as coordinating the local op shop's rosters and being active in Willing Older Workers. Gloria sits on various community boards and committees, and was once a nominee for Citizen of the Year in her local council. She has set up all of her voluntary work within walking distance from her home as she doesn't have a car and often can't afford the expense of public transport. This allows Gloria the flexibility to arrange her own hours so she can perform her caring responsibilities.

While voluntary work is encouraged to meet mutual obligation requirements, the voluntary work Gloria has done for the last 12 years has not been approved because neither the op shop nor the hospital were registered with the Job Network Provider. Gloria's provider suggested two Work for the Dole voluntary factory jobs to meet her mutual obligation of 15 hours per week. One job was to prepare cut vegetables and the other was making stuffed toys – both a 45-minute train ride away. Because she has a tertiary education, Gloria has been told that the provider is not allowed to offer her any training of a lesser academic value. However Gloria would prefer some practical training and assistance.

Lauren

Recognise the impact of post-separation abuse

Lauren has been a single mother for four years and has two young children, aged six and eight, as well as two adult children from a former relationship. Lauren's relationship broke down due to family violence. She finds coping with this and single parenthood "really, really hard and I struggle".

Lauren lives in an outer city suburb working casually in the healthcare sector and generally gets shifts relatively easily. However, the traumatic and ongoing process of her separation means that she is often unable to participate in paid work. Lauren's stress adds to the exhaustion of being a single parent and she feels like "a mouse on a wheel trying to manage the various roles".

She has been on Welfare to Work for six months and whilst she would like to do more paid work, Lauren simply can't at this stage. Lauren's main barrier to employment is her time "being monopolised by post-separation abuse and an abuser who constantly uses the legal system to abuse. Centrelink needs to recognise the significant impact of post-separation abuse on your ability to work and function, but they don't. They view it as my problem to solve."

Lauren has needed to visit her doctor every month to apply for a Centrelink exemption. According to Lauren, Centrelink does not recognise family violence as a reason for a long-term exemption and she would need to be diagnosed with a mental health disorder to be granted a 12-week exemption from her mutual obligation requirements. However, she fears such a diagnosis could be used by her abuser in the family court system and she could lose custody of her children.

Lauren does not receive notification of when exemptions are due to expire which means she often spends hours rectifying the situation through jobactive and Centrelink in order to get payments reinstated.

Lauren has had false accusations of fraud made against her by her former partner through Centrelink and the treatment she received as a result led to her putting in complaints to Centrelink, the Ombudsman and even relevant Ministers. Whilst this incident was resolved, it hasn't prevented more from occurring.

The monthly meetings add to Lauren's anxiety as she is always uncertain of what is going to happen next and what more will be expected of her. She usually ends up in tears at meetings when she has to re-explain her situation, and finds that the staff try to help when they see her distress but are unable to relieve the pressure she is under. Overall Lauren finds communication is poor and she often has to follow up on whether items have been actioned, translating into hours of being on hold to Centrelink.

While she has considered studying law, Lauren feels that she would not have time to commit to it in the same way she is unable to commit to full-time work at the moment due to the post-separation abuse she is experiencing. Lauren feels that the policy needs to recognise people's real life situations. In the current circumstances she does not have any back-up in case of an emergency.

Heather

Just wants to parent full time

Heather has been a sole parent for over 15 years. She is currently on Welfare to Work but would prefer to be a full-time parent due to the needs of her children. Heather currently sees a family service worker in a coastal area near a major city. She is not participating in paid work and

whilst she finds single parenting a handful, it is her personal choice to focus on her children.

Heather has no understanding of how the Welfare to Work policy works and therefore does what she is told in order to receive her payments. Currently Heather has received a short-term exemption due to her poor mental health and issues related to her oldest son.

Katie

"I am almost financially crippled now"

Katie lives in a large southern Australian town and has been a single parent for eight years. Single parenting leaves her feeling drained socially and emotionally much of the time. Katie also has poor physical and mental health which contributes to the overwhelming experience of her day-to-day life at times.

Katie has been on the Welfare to Work program for almost a year and while she would like to be in paid employment, her child's special medical issues, as well as her own, require her to stay at home.

Due to limited job vacancies in her town, particularly considering her age, capabilities and training, Katie has been expected to apply for jobs that just don't exist. She has then had to attend meetings with her jobactive worker where she has not met the requirements.

She feels that she is not being listened to regarding her medical history and limited capabilities, or the special needs of her daughter.

Katie feels that Welfare to Work does not cater to her, that she is looked down upon, and that the staff who see her care only enough to meet their own obligations. Katie feels annoyed and frustrated before, during and after meetings as she doesn't feel anything is accomplished: "You ask for help and they

keep saying they don't or can't do that". In her eyes Welfare to Work is unable to assist her with finding suitable work, while the mandated shift from Parenting Payment Single to Newstart has had a negative impact on an already challenging financial situation.

Katie's financial insecurity is a great source of stress as she is barely able to cover her normal expenses such as food, rent and bills, leaving her unable to raise money for incidentals. She says that since being shifted onto Newstart Allowance she is "almost financially crippled now".

When asked what her plans for the future are, Katie says she wants to "find a way to live even a little above the poverty line". Katie doesn't have much hope that a prospective employer would hire her with both her and her child's health considerations, and that the lesser payment will mean she is unable to cover her child's appointments: "For me this whole program is a joke and a nightmare."

Amanda

"They are always trying to undermine my active participation"

Amanda has been the single parent of her two primary school-aged children on and off their whole lives. She is currently studying and finds it a continual challenge to balance study and parenting. Amanda would like to study less and parent more. Given the age of her children she cannot see how she can effectively work and look after her children as she has no family nearby to assist.

Amanda has been on Welfare to Work intermittently since 2014. Currently she is hoping that her Job Network Provider will accept studying 20 hours per week as sufficient to meet her compliance obligations. Amanda's studies will take six years to complete part time; however,

Amanda is required to keep proving that she is meeting requirements.

Amanda describes her experience of the Welfare to Work program as "horrific". One month her studying was approved, the next month her provider requested she start working 15 hours per week on top of her studying: "They are always trying to undermine my active participation in getting my degree."

Because Amanda knows her rights, asks questions and makes complaints about policy, she feels she is seen and treated as a trouble-maker. Her providers always need to ask their superiors what to do with her. This also means that meetings are extremely stressful from start to finish, and often Amanda has to follow up with Centrelink to fix up the provider's mistakes.

Amanda has found that being on Welfare to Work has increased her financial insecurity: "I am always on the brink of being cut off because they keep changing their minds about whether I am meeting my obligations or not." If Amanda didn't have to comply with all the obligations of the policy she would prefer to take on a casual teaching assistant role that allows for study and would give her school holidays off with her kids. Her financial insecurity means she often considers asking her family for financial help in order to eat. However, Amanda usually doesn't ask, explaining, "I prefer not eating so well as I have asked them to help out with money too often."

Billie

“We actually don’t know how to help you”

Billie is a single mother of two children, aged eight and 10. She has been a single mother for around seven years. Billie is a make-up artist and a freelance writer/blogger for magazines. Her employment can be sporadic in nature, and with her children still at primary school Billie can only work within school hours or on weekends.

During her time with a jobactive provider Billie has been offered no training, job leads or alternative options of support. While Billie's career is curtailed due to the young ages of her children, she does what she can with the limited time available. In the last 12 months she has increased the clients and coverage she has been working years to achieve.

She asked about NEIS (New Enterprise Incentive Scheme), but was told to check with Centrelink. Centrelink gave her a brochure on the program and said that it would pay less than Parenting Payment Single.

On a few occasions Billie has called to reschedule her jobactive appointment due to last minute make-up jobs. At these times she has met with a “lecture” about compliance, and sometimes even threatened that her lack of compliance will lead to suspension of her payments.

Recently, during the Christmas holidays, Billie was told to come in for her meeting even though she would have to bring her children with her as well. When she arrived with the kids the same worker said that he didn't understand why Billie came in over the holidays. She told him she had been threatened about non-compliance by him, “and he’s like, ‘My bad! Sorry!’ Those were his exact words. It was almost like a joke to him”.

Whilst telling her provider that they don't seem to know how to help her, the provider suggested that she should start looking for cash-in-hand work to supplement her income.

Margot

“It disregards the impact of current activities on long-term career prospects”

Margot has been a single parent for just over four years to a child who is now aged seven. Her marriage broke down largely because of the stresses of a great financial loss, which precipitated alcohol-fuelled family violence. In order to save face and minimise reputational damage in a small rural city, she and her husband continued to live under the same roof for a time while they fell further into debt and poverty.

Being a single mother has left Margot feeling that there is literally no place for her in society: “If I had the money and somewhere to go, I would get on a plane, leave this country and never look back.”

Margot is in the process of building up a client base in her own business, but the working hours can vary between 0 and 20 hours per week. Her experience of the Welfare to Work program has been an extremely negative and disruptive one. The activities required to build Margot's business fail to meet Centrelink mutual obligation requirements: “It disregards the impact of current activities on long-term career prospects and is entirely focused on hours worked and dollars earned.” Further, Margot feels very strongly that the system makes almost no allowance for the fact that caring for children takes time and effort.

After her first meeting with a Job Network Provider, Margot's Parenting Payment Single was ceased when she refused to sign a Job Plan after the worker wouldn't provide her with a copy or even allow her to read it. She was also denied

permission to pursue establishing her own business even though it reflected her university qualifications and experience.

When Margot followed this up with a complaint to Centrelink and the Department of Employment, the department refused to process or act on her complaint unless she re-engaged with the same provider. Following this complaint and subsequent cancellation of her parenting payment, Margot's status of "separated living under one roof" that had been in place for three years was suddenly reassessed as "partnered". Margot believes this was in retaliation for her complaints. Consequently Margot cancelled her Family Tax Benefit payments because if her ex-husband didn't lodge his tax returns on time she would have been required to pay the entire amount, creating a Centrelink debt.

Margot is now back on Welfare to Work after reapplying for Parenting Payment Single. She was initially given a Domestic Violence Exemption for several weeks, so she wasn't required to immediately create a Job Plan or attend meetings. Margot has found that her new provider has been more professional and fully explained her rights, including how to appeal a decision. Her situation was discussed before the Job Plan was produced and all of her circumstances were taken into account: "The second [provider] was every bit as good as the first one was bad."

With no family support, Margot's credit card is maxed out and she has no additional funds. Unless it is funded 100 per cent by the government, she cannot afford medical or other expenses. Margot has become socially isolated due to her lack of money. On occasion, she has kept her son home from school as she didn't have enough money to buy food that was compliant with the school's lunchbox policy. Margot has had to turn down birthday party invitations for her son

because she couldn't afford the petrol or a present.

Margot found the process of going to a food bank humiliating. Further, friends of her ex-husband work at some of the local food banks. She is concerned that they would report back to him that she wasn't able to feed her son properly, which may lead to custody problems down the track.

Eliza

Needed "slightly more generic" working experience

Eliza has a son who is eight this year. She broke up with her son's father before his birth due to family violence. Eliza enjoys being a single mother as she feels it is better than being in an abusive relationship. She also loves the independence of running her own life.

Maintaining flexibility is very important to Eliza. The majority of her employment is obtained on a freelance basis. Eliza has an accident-related injury that means she can't sit or stand for long periods of time. She may be able to work 20 hours one week and 45 hours the next. As a result, Eliza's Job Network Provider suggested she spread her hours over her regular fortnightly reporting so that the amount isn't constantly changing.

Eliza registered with a Job Network Provider when her son turned seven. At the time she had left a position because her payments were being delayed for longer and longer periods. Eliza found that the provider gave her leeway because she'd lost her job due to not being paid, and also because she was motivated. However, her skills and aspirations were not compatible with the provider's own contacts and networks. Eliza was asked if she had a slightly more generic job she could put on her CV.

Eliza set up a Facebook page to promote her business and would have liked her Job Network Provider to help with some

training for her entrepreneurial pursuits, such as how to develop a website. During the process of starting her own business, Eliza was over-reporting so that she didn't have to deal with the consequences of accidentally under-reporting or not making the hours required.

Due to her accident, Eliza has received \$250,000 in pay-outs but is being taken through the courts for joint custody of her son despite the police department's knowledge of the father's family violence, drinking and drug dependency. Her ex-partner is receiving legal aid and so far Eliza has had to spend \$6,000 on solicitors using her compensation payments.



Seeking opportunities

Ingrid

Master of Curatorship, job availability in a cookie factory

Ingrid has been a single parent for five years, and has an eight-year-old child. As a family law professional, her ex-partner has been able to consistently find loopholes to avoid making any child support payments in that time, and Ingrid and her daughter have not seen him for four years.

Ingrid was born in Sweden but has lived in Australia for 20 years. Her family are in Sweden and she has not had a day or night off from parenting in over 18 months.

Ingrid is a trained art conservator and two years ago she borrowed money from her parents to become a picture framer as a sole trader. When Ingrid's daughter turned six she was encouraged to register with a jobactive provider to prepare for the transition to Newstart and into the workforce. To assist with this process, Ingrid also moved from Parenting Payment Single to the New Enterprise Incentive Scheme (NEIS) but found it was not financially sustainable. Looking back, Ingrid can see that she was unwell, exhausted and had no money; she fell into a deep depression.

Ingrid's jobactive provider was trying to get her a job at a cookie factory in her town but there was no morning child care where she lived. Ingrid would have had to drop her daughter at child care in a town half an hour away, and then her daughter would have been commuting back to school in their own town an hour-and-a-half later.

Around that time Ingrid was headhunted for a job in Melbourne. As she was desperate for the money she moved to a one-bedroom apartment with her daughter. She was working full time and was able to put a little money aside, but it was not sustainable as she was exhausted and her daughter was in care from morning until night. Her workplace was supportive but could not provide the flexibility she needed, and even started requiring her to work weekends. Ingrid then moved back to her town and her business started to take off. This year she has broken even financially, although she has not been able to put money into her superannuation fund for many years.

Ingrid found that her jobactive worker spoke to her slowly and in a condescending manner, possibly because of her Swedish accent. He asked her if her master's degree was the equivalent to an Australian Year Nine, even though she obtained her degree at Melbourne University. Ingrid also considered filing a sexual harassment complaint against this worker for his conduct during meetings, but decided not to proceed.

Ingrid can call on her parents for financial support, but she is trying to be financially independent. She recently spoke to a broker about borrowing some money to extend her business, but was told it was too risky at this early stage of development. Ingrid's ex-partner's name is still on the mortgage for her home. She would like to pay him out but he owes her \$35,000 in child support payments.

Stephanie

“It’s like seeing a parole officer for a crime I didn’t commit”

Stephanie has been a single parent for nine years. She participates in paid work as a sole trader, and says that juggling work and kids can be difficult, particularly during school holidays, curriculum days and when children are unwell. During school holidays Stephanie is not always able to work 15 hours per week. Some Job Network Providers have told her that it is okay to reduce her hours during these times and others have insisted on her maintaining her 15-hour-per-week obligations. When her children are unwell Stephanie always gets a carer’s certificate for herself from the doctor.

On one occasion Stephanie posted a large number of these medical certificates to Centrelink for their reference, and was later called by a Centrelink worker who made it clear that she considered the number of medical certificates to be unacceptable. Centrelink instructed Stephanie to attend an assessment conducted by an occupational therapist, and was required to bring medical reports and x-rays with her. Stephanie was very confused as to why she was there, and was asked many questions that she found to be offensive, including detailed questions about her health and the health of her children. When the therapist realised that Stephanie wasn’t actually unemployed but was self-employed and was meeting her minimum 15 hours per week, it became clear that the appointment had been arranged as a result of the “excessive” medical certificates. The occupational therapist was incensed that she had been requested to do a health assessment on Stephanie’s ability to work when Stephanie was clearly already working. Stephanie was also frustrated that her health and that of her children was identified as something that needed further investigation in order to justify continuing payments.

At times Stephanie was required to attend jobactive meetings on a weekly basis even though she was working 15 hours per week. These appointments involved a 25 kilometre round trip from her place of work, delaying her start time at work and resulting in loss of income.

Stephanie has attempted to get exemptions from mutual obligations by submitting her tax return, but was told that her income didn’t meet the requirements for an exemption. She then produced all of the medical certificates, pointing out that if she had been able to work on those days then her income would have been above the threshold. The response to this was that medical certificates do not have a monetary value, and “all they do is exempt me from having to attend appointments. I was very angry and extremely upset”.

Not long after this Stephanie received a call from the Australian Taxation Office wanting proof that she genuinely needed an ABN for her business. Stephanie was able to prove this; however, she was left feeling that somehow Centrelink “wanted to cause trouble for me”. She says that “some of the workers seemed to get perverse pleasure from making you fearful”. Several times Stephanie was told that she might have to repay money, and although she felt that this was unlikely it was still unsettling. Her jobactive worker also assumed she was on full Newstart rather than a partial Newstart payment. A worker once “tore strips off me because she could see that I had never declared my income with my fortnightly reporting”, but previously Stephanie had been told that as a sole trader she was not supposed to declare fortnightly as this is dealt with through her tax return.

Stephanie has found some workers kind and sympathetic and others rude, ignorant and demanding. She requested they use her preferred name and was told that the jobactive provider would continue to use her formal name in keeping with her records. Prior to each

meeting, Stephanie says she feels as though she is seeing a parole officer for a crime she didn't commit. Stephanie has always found her own work and says of jobactive workers: "all they did was shuffle bits of paper across the desk and get me to sign them".

Stephanie's small family still lives below the poverty line, and whilst Stephanie has a modest financial buffer from her life before children she says that the future is too scary to think about.

Kristen

From high-flying executive to Work for the Dole

Kristen has been a single mother for over nine years and shares care of her 11-year-old son on a 50:50 basis.

Kristen doesn't participate in paid work at present, however she has previously held senior and well-paid executive positions. In 2016 she missed out on a role that she had been acting in for a year as the role was given to an external male applicant. In that role Kristen had often worked over 50 hours per week. Balancing work with caring for her child was difficult, especially with no extended family close by to assist. Kristen was offered a different position at the same organisation; however, there were still expectations of late working hours, no flexibility offered and she was sometimes at work until 11pm. After six months it became too much and she accepted a pay-out.

Kristen planned to live on the pay-out and her savings until securing a new position, but when she realised that would take longer than she thought she applied for Newstart. However Newstart doesn't even cover her mortgage, and if she hasn't found full-time paid employment in the next six months she will have to sell her home.

The lack of roles that match her level of experience and specialisation is causing problems when it comes to reporting her job search to her provider. Despite acknowledging that she is overqualified for low-skilled jobs, her provider can only mark her compliance activities as "Satisfactory" or "Not Satisfactory". At a recent meeting where she hadn't applied for five jobs over the week, she was told, "I will put you through as S [Satisfactory] this time; next time I won't, though, and you'll have to take it up with DHS."

The provider encourages her to "fake" compliance activities and does not provide her with practical support. Kristen has already been warned that if she's still on Newstart in a year she'll need to go on Work for the Dole. She wishes providers could be more humane and efficient. Kristen does not believe that Welfare to Work has or will add any value to her job search.

Dawn

"Availability of part-time work in school hours is a joke"

Dawn is mother to one child, a six year old girl. When Dawn initially signed up for Parenting Payment Single, she was told that if she doesn't secure a job by herself she would need to go through a jobactive centre where she would be able to "come to an agreement with them [about the Job Plan], but it depends on who you get on the day".

Dawn has recently completed a master's degree in an area that she is passionate about, and says that she didn't get a masters to get "just any job". Dawn wants to get a job that is fulfilling.

She says, "I accept at some point people need to return to work", but finds access to meaningful work within school hours to be like a "magical unicorn". Dawn has found that whilst part-time work is available, it is usually spread across three full days of work which then leads to the

need for child care and other external expenses. She has been looking into setting up her own business as a contractor; however, it involves many expenses she simply can't afford, including an obligatory insurance policy costing \$500.

In the meantime, Dawn is actively looking for work and applying for jobs in her area of expertise, however, she is avoiding setting up her appointment with the jobactive provider as the uncertainty has triggered her panic disorder. Her daughter has also recently had to have surgery and has been recuperating at home for two weeks, adding to Dawn's feelings of being overwhelmed. Dawn was born overseas and has no family in Australia to rely on, which compounds her feelings of isolation. She has had to move house several times over the past few years depending on where she can find work. This has prevented Dawn from establishing close social networks or forming friendships which could have provided additional support to help with her daughter.

Dawn did have an offer of a well-paid cash-in-hand role which was going to satisfy all of her mutual obligations concerning number of hours worked while also providing flexibility so that she could continue looking for meaningful work. Unfortunately it fell through at the last minute, and now Dawn is battling just to get through each day.

Paula

"They have too much power"

Paula has been a single mother for nine years. Following the birth of her child she was still in a relationship with the father due to her own homelessness, but it became increasingly volatile and led to violence. Paula works part time but is about to commence full-time study at TAFE in the area of youth justice. She has found it extremely hard to find full-time work, saying, "I was happy to be looking

for work but when you're in a bad place emotionally due to family violence you end up feeling stuck." Ideally Paula would like to continue working up to 15 hours per week and not have it affect her income support whilst she studies full time. However, the study will bring extra costs in child care and transport so she has had to weigh up what will work best for her situation.

Paula found the transition from Parenting Payment Single to Newstart financially "unbearable to handle", commenting that if you have no job lined up to move on to you are "literally thrown in the deep end". Even though she was working part time she was still reporting, and yet she occasionally missed appointments with her jobactive worker due to family violence issues. This situation led to her being "fined" \$50 per day from her income support payments until her reinstatement meeting. Paula says it's not easy to disclose her family violence situation at these meetings.

Overall Paula describes her experience on Welfare to Work as a horrible waste of time, saying that it pressures people into things they don't want to do and with limited help to offer better opportunities.

Paula has had two different jobactive providers. The first was able to identify with her as a woman of the same age; however, when Paula started to explain how she was mending her life following experiences of violence and homelessness, the woman was unsympathetic and made Paula do short courses and interviews in job searching training "on top of my life break down, parenting and work".

Since changing to a new jobactive centre Paula now feels encouraged and supported properly: "I have been encouraged to do what I wish to do." Welfare to Work will assist her with her enrolment fees at TAFE, but overall it has not assisted with Paula's financial security. She has no finances to cover an emergency.

Precarious employment

Jess

Needs help bridging the gaps due to casualised employment

Jess has been a single parent since her son was a baby. Her partner was battling with alcoholism when he left the family. Jess finds it challenging to be the only decision maker and the only income earner – particularly as she does not receive child support.

Despite working, Jess stays registered for Parenting Payment Single to supplement her shorter pay weeks or when she has time off due to illness – either hers or her son's. Despite receiving the most she can in child care entitlements, Jess still pays up to \$200 per fortnight for less than three hours of after school care, and in the holidays that amount goes up to around \$600 per fortnight. This is one of her biggest expenses.

Every month Jess has to take time off from paid work to attend appointments with her Job Network Provider. She says they were helpful initially, for example, driving lessons enabled her to get a driver's licence which in turn helped her gain employment. However, having recently completed a diploma and gaining employment she finds the meetings pointless now: "I'm just there to tick a box so they get paid and I get paid."

When Jess informed the Job Network Provider she had a job, they requested the details of Jess's new employer so they could contact them and offer compensation for employing Jess. She felt they were pushing her, "like they would get some kind of bonus for assisting" with her employment. She did not give her consent to contact the new employer as she had worked hard to get that job

through her own networking and with no assistance from the Job Network Provider.

One day Jess received a text message informing her of a Job Network Provider meeting for the next day. She knew she was working and wouldn't be able to attend, but after a very intense day at work she forgot to call to reschedule. Her Job Network Provider reported non-compliance to Centrelink and not only was her Parenting Payment Single cut, but also her Family Tax Benefit A and B and her rent assistance. It was very stressful and Jess was forced to come in the next week for an appointment even though she had worked over 54 hours that fortnight.

Whilst she has found some of the jobactive workers to be kind and respectful she says many more speak to her in a rude tone, making her feel like an inconvenience.

Jess feels constantly financially constrained, despite having good budgeting skills. Recently she withdrew her superannuation early as her car kept breaking down and she couldn't afford to pay her child care bills. Jess has considered furthering her studies, but is worried it will be too great a financial strain and therefore too stressful.

Carla

Day-to-day survival

Carla is a single mother living with her daughter in a major Australian city. She has been a single mother since her daughter's birth and loves her "little family", saying that is a better alternative to the "toxicity" she experienced before. Carla participates in employment, however she finds managing the roles of mother and employee to be a "constant

struggle [and a] juggle to do it all". Ideally Carla would like to be spending more hours parenting and fewer hours in paid work.

Carla's understanding of the Welfare to Work policy is a system that forces single parents to work, thereby incurring child care fees, in order to continue receiving government benefits. In her own experience with the system she has sometimes had trouble meeting compliance when it comes to finding child care on short notice to attend interviews. Carla felt that service providers viewed her as overqualified and that she was left to her own devices and resources.

Despite seeing the service provider staff as "always friendly and lovely", Carla found that their hands were tied and their options were limited. At the end of the day her service providers did not perform the role that she expected them to and she always found her own work, including temporary positions.

Overall, the policy has not helped Carla overcome barriers to her financial security, and managing incidental expenses is difficult or impossible. Right now Carla's plans are simply day-to-day survival.

Georgia

Spending money to get to appointments rather than on bills

Georgia has been a single mother since ending an abusive relationship when her child was a baby. This experience left her economically vulnerable and emotionally distraught for a long time. Intellectually she knew it was the right decision for her and her son, but emotionally she felt guilty and internalised blame for the problems with her partner, and she felt social pressure to keep the family unit together. Even now, Georgia often feels inadequate as a single mother and blames herself for her situation, despite

admiring single mothers for the role they play in their children's lives and broader society. She has been enrolled in Welfare to Work for almost two years.

Georgia currently participates in low-wage service work on a casual basis while she is undertaking a master's degree. The work hours are inconsistent and she relies on one of her siblings – her only family support – to look after her son while she works evenings. Georgia finds managing these insecure roles highly stressful. As her son moves closer to turning eight – the looming switch from Parenting Payment Single onto Newstart – keeps her up at night: "It always feels as if there is not enough energy to sufficiently nourish the competing parts of my life – the sole mother responsible for household, study, work, friends and personal life, while wrangling with trying to adequately be present and contributing to my child's social and emotional wellbeing, his sports and education."

Georgia would like to dedicate more time to parenting, but wants to finish her master's degree and secure a job that she finds meaningful, relates to her area of study and provides enough stability and pay to alleviate her anxieties about poverty and the future of her family.

Georgia's understanding of Welfare to Work is that it's designed to help facilitate mothers into the workforce, but she has found that there has been little concrete assistance to finding or preparing for work. She finds that Job Network Providers are there to tick boxes, leaving her with little recourse to challenge them if she hasn't been able to meet requirements. Challenges to remaining compliant include her son's sick days off school and her unreliable car. Sometimes Georgie spends grocery or utility money on petrol to get to her compulsory jobactive appointments. She lives week to week financially and has no family networks to reach out to for help with incidental costs.

While eventually she will have met her requirements through full-time study, it has been a significant stress producing paperwork and making appointments as non-compliance would have serious financial ramifications. Georgia says Welfare to Work creates barriers to her financial security, for example through unnecessary appointments that are sometimes difficult to attend. The threat of punitive consequences is a constant stressor while the tasks she must fulfil are meaningless.

Georgia hopes that her degree will help her to gain meaningful and secure employment to lift her and her son out of poverty.

Imara

Working and studying in her field but underemployed

Imara has been a divorced single mother for five years with 82 per cent care of her two children following a Family Court ruling. Her marriage broke down as a result of family violence. She finds being a single mother emotionally draining, and socially life is all about her kids.

Financially Imara works to a tight budget and sees a counsellor to support her in her role as mother, worker and student. She participates in part-time paid work in the same field in which she is studying at university.

Imara has been a part of Welfare to Work for about 18 months, and her understanding is that the policy is set up to assist single mothers in preparing for full-time work. Occasionally Imara has found it hard to meet her compliance obligations, particularly when she is trying to study for exams and her paid employment interferes with that. She says it's "one or the other" - that is, study for good grades and no money, or work and comply but not perform as well in exams.

Imara's jobactive worker is supportive of her part-time study and university obligations and she feels that she is viewed by staff as "doing the right thing". Despite this, she experiences anxiety when going to meetings as she is trying to meet all the requirements of the policy as well as care for her children. Meetings are very straightforward and she doesn't have any trouble coming to agreement with her Job Network Provider and signing off on assessments or plans.

With her youngest turning eight in a few months' time, Imara can already see how difficult the change from Parenting Payment Single to Newstart will be, and she is conscious of this looming date and its impact on her studies and part-time work. Whilst Welfare to Work has allowed her to continue receiving Parenting Payment Single due to her compliance and a friendly Job Network Provider, Imara hopes that she can continue studying part time at university when her payments decrease. Since at this stage she doesn't need the help of her Job Network Provider to find work as she is already employed in her field. Imara is hoping that when her youngest turns eight her part-time university study will continue to be assessed as meeting compliance requirements as "looking for work at the same time is tricky".

Natalie

"The government must hate women"

For the past 18 months Natalie has been a single mother of two children, aged 11 and 13. Her partner had been sending inappropriate photos online and upon discovering this she asked him to go to counselling. He refused and distanced himself from the family. Natalie decided that it would be best if her partner wasn't in the household taking out his issues on her and the children. Financially she had already needed to withdraw from her PhD study as her partner's wage was not sufficient to support the family.

Natalie participates in contract employment sporadically as opportunities arise. She has several transferrable skills that could be applied within well paid roles and she also holds a master's degree, however she is finding that the contract work is running thin.

Natalie takes issue with Welfare to Work's assumption that she is unemployed as she is always doing something related to her area of expertise, whether paid or unpaid. When Natalie applied for the Newstart Allowance a year ago, it took about three months to process the first payment. Her doctor had put her on medical leave to recover from her separation, then she was required to attend meetings for a while but at present she is back on medical leave.

Natalie's experiences in the jobactive program have led her to believe that the government must hate women. She feels that single mothers are seen as "terrible single parents [who] need to get off our backsides", whilst the income support providers are meant to be seen as "generous blokes handing out dole cheques".

Sometimes there just aren't enough suitable jobs to apply for, which occasionally creates challenges to meeting compliance. However, one of Natalie's biggest challenges with compliance meetings is that her autism makes her highly sensitive to environments and she finds her employment service provider office to be "disconcerting". Once she was yelled at on the phone by her jobactive worker – he had asked her to print off a document and bring it into the meeting as he couldn't get it to print but she has no access to a printer. Prior to all her meetings she feels sick about what they are going to ask her to do next.

Overall Natalie feels that the jobactive workers do the job they are paid to do, but that their role is limited to ticking boxes, which has not been helpful to her. She notes there is no allowance made for her autism; it is not even noted in her file. Natalie has a long-term plan but the job agency does not and cannot work with that: "They're not hustling for me."

Overall Welfare to Work has not assisted with Natalie's financial security, and stopping what she is doing to "go to tell them what I'm doing" further erodes her financial position. While she has a car it does not run and she cannot afford to fix it; she is also badly in need of dentistry work that she can't afford either.

When thinking about the future Natalie is concerned that she is overqualified for roles the employment service agency can help her with, but not quite experienced enough in the eyes of those recruiting due to her precarious work history.

Alice

"Communication between Centrelink and jobactive was useless"

Alice has been a single mother for nearly eight years to two children, aged eight and 10. Her marriage dissolved when her partner had an affair just before their youngest child turned one. Single motherhood wasn't a choice, nor was it anticipated.

Alice participates in casual paid work 15 hours per week. When her daughter was approaching the age of eight, Alice knew that she would be cut off from Parenting Payment Single and "couldn't imagine [Centrelink and a jobactive agency] being a part of my job search". She was aware that Newstart would not cover living expenses as she was studying whilst claiming Parenting Payment Single. Alice had to give up her studies when she transitioned onto Newstart. Alice attends annual meetings to ensure that her Job

Plan is consistent and reports weekly to Centrelink so that she does what is needed to maintain her income support. As a casual worker, this assists her to bridge the gap in finances in the event of unpaid personal leave.

Managing parenting and employment can be tricky, but Alice has a very understanding boss and a flexible working arrangement. Ultimately Alice would like to start her own business and she took a course in website building at her own initiative. The Job Network Provider wouldn't support this course, however it has led to her current job.

Alice has had several problems with her Job Network Provider. Once the provider didn't pass information on to Centrelink and her payments were cut. Some workers will approve her plan, while others tell her she is not compliant. Managing her relationship with the provider is frustratingly time-consuming. Alice says: "the simplest change [is] a headache". To avoid this Alice found work of her own accord. While she notes that the jobactive staff have always been friendly and supportive, they were unable to provide any practical support. Alice also notes that they seemed surprised by her ability to obtain employment on her own.

Alice once observed an Indigenous man being denied a fuel voucher by a provider which he indicated was essential for him to get to his place of work. Alice was offered a fuel voucher even though she had not asked for one.

Overall Alice found that each person she dealt with at her jobactive office had a different interpretation of the actual policy and its implementation and that there was a large degree of discretion involved in decisions.

Alice states that "communication between Centrelink and jobactive was useless". She felt compelled to make sure she verified any exchange of information

between Centrelink and her jobactive agency to ensure that she did not risk breaching her compliance through no fault of her own. Whilst Alice found her own job she thinks her jobactive office should have been able to do more to assist her in the search.

Alice's current level of financial security is "not fantastic". She struggles some months, particularly given that she does not get annual, sick or carers leave as a casual worker, and that getting more hours of paid work does not cover the loss in income from Centrelink. Alice still hopes to finish her degree one day.

Heide

"I don't just want a stop gap. I want longevity"

Heide is a mother of two children, aged eight and 10, and has recently finished a degree in psychology while receiving Parenting Payment Single.

Three months ago Heide started a new job which is three days per week in her chosen field, however she still has to report to her Job Network Provider because it is a recent job. From the time she first became a single parent she has accessed assistance through Family Tax Benefits.

Most of Heide's employment has been through her own business and contract work. However, with the knowledge that she would be shifted onto Newstart when her youngest turned eight, Heide planned her studies in advance knowing that there would be very little income support after that time and she would need to be virtually fully independent.

Heide has previously run her own business and has held highly-skilled roles in the not-for-profit sector, but has found that Welfare to Work has done nothing to support her in the way she needs it. Heide would like help with editing her CV and job hunting but the Welfare to Work

does not deliver this kind of support. As yet the Job Network Provider has not offered her any employment leads.

During her visits to her Job Network Provider, Heide observed a general disregard for people's privacy and information by staff.

At one point there was a mistake in instructions for income reporting from Centrelink and it took her weeks to work out why her payments had been significantly cut. After 20 hours of phone calls, internet searches and waiting in lines, she was told that she wouldn't be able to get back pay until the new financial year.



Career-oriented employment

Jo

“I just wanted so badly to get out of the system”

Jo is a single mother of a son aged six, and lives with her parents for financial reasons. She has been studying a master's degree for the past year but has also secured a full-time teaching role that commences in three months.

While Jo has informed both Centrelink and her Job Network Provider that she has signed a contract with her new employer, she is still obliged to apply for jobs in order to maintain her compliance. Despite having a job lined up, she still needs Parenting Payment Single to bridge the gap until her job starts.

Jo says, “I haven't liked continually meeting at the job centre. For the most part I haven't liked ringing places asking for work when I have known I had a contract ... I just wanted so badly to get out of the system.”

Freda

“Outside systems control my life”

Freda is an Australian-born woman living in a rental property on the outskirts of Melbourne. Her son is dyslexic and requires extra support at home with his school work, and Freda has a disability herself.

She voluntarily joined Welfare to Work five years ago when her son was seven or eight, as she had heard that the policy regarding a reduction in payments based on the youngest child's age was about to drop from 16 to eight. Freda has been in and out of Welfare to Work since then and over the last five years she has met with inconsistencies, “micro-aggressions”,

compliance requirements that were in direct conflict with her employment, poor communication and threats to have her payments suspended. She has not been offered any job leads.

At times Freda has been told she can miss meetings (“If you don't come to this meeting, you've still got another two before we suspend your payments”), and other times she has been told if she didn't leave her workplace to attend her job network meeting she would be non-compliant. Freda was then in the difficult position of explaining to her boss that it was necessary to attend the meeting at her Job Network Provider as she couldn't risk not receiving payments. This in turn made her feel vulnerable at work.

The Job Network Provider had no jobs relevant to her experience and Freda was sent on compulsory Excel and MYOB courses that were unrelated to her areas of expertise. She notes: “I think it has most definitely created barriers to my financial security. I'm one of the people who were in the upper extreme of those who lost money [with the changeover to Welfare to Work].

“In the media they said people would lose on average about \$140 a fortnight; I lost about \$180 a fortnight. We were already struggling and then it was like a whole new extra bonus level of struggling. There's things that I've done in the last few years that I never thought I'd have to do in my life. And you just think 'how much further can rock bottom be?' when I had to actually access a food bank.”

Recently Freda decided to go back to university to study Law/Arts, largely because she did not want to have to deal with Welfare to Work anymore. She now does a five-hour round trip commute to university and is earning \$20 less per

fortnight now that she is receiving Austudy instead of Parenting Payment Single. Freda says the travel and less money is worth it if she doesn't have to deal with the stresses of Welfare to Work: "Welfare to Work suddenly makes Centrelink look awesome. They just don't seem to know your name or who they're seeing or what you're doing or anything else."

Erica

Ticking boxes, but not furthering a stable career

Erica is a single mother of two children, aged six and 15, and has been a sole parent on and off for 15 years. The father of her children lives overseas and whilst they have made several attempts at co-parenting, Erica has very strong feelings about children having a consistent, conflict-free home environment. She works about 30 hours per week as a midwife and lactation consultant, but still relies on tapping into Parenting Payment Single due to the nature of her work. She takes shift work across a number of organisations, leading to differing pay rates and irregular timetables.

Erica finds being a single parent hard work and quite exhausting, describing the juggle as often "multi-failing to do anything well". Formal child care does not accommodate shift work, so that has left Erica very dependent on her family. Whilst her family is supportive, this also puts a lot of stress on the relationships as both of her parents work full time.

In Erica's line of work, not many employers work within school hours. Not only is out-of-school-hours care an added cost, she says securing a spot is not always guaranteed, especially when work hours shift every week.

Erica says that Welfare to Work is quite inflexible, with set criteria the Job Network Providers need to work through, and certain boxes they need to tick,

despite being irrelevant to her situation. For example, she had to attend training on resume writing and interviewing when she already had an impressive resume and strong interview skills.

Emily

"Why should they get money for assisting when they didn't?"

Emily has been a single mum for nine years. She has prioritised paid work, enrolling her son in child care from the age of six months. Managing the roles of parent and worker is hard work, but Emily sees herself as responsible for her own actions.

Over the years Emily has received a minimal amount of Parenting Payment Single, and since her son turned eight she has sometimes accessed Newstart whilst unemployed between jobs. Ideally she would like to pick her son up from school every day or spend time with him over school holidays, but financially she can't do it as contract jobs don't always allow for annual, carer's or sick leave. Therefore her son either has to stay at home alone or go to vacation programs in the holidays.

Emily has never had problems with compliance as she has never been unemployed long enough; however, she said that jobactive agencies "won't touch you for 13 weeks" after registration. The program design does not address her specific needs, and has made things harder through the long waiting period and other barriers to accessing help: "With the price of living these days all your assistance money goes towards rent and food. There is nothing left for anything else ... you don't live on single parent benefits - you just survive."

Emily found her experience varied from one provider to another. One provider offered no assistance or advice, a second didn't return her call and the third got her a job the day she walked in. One time

when she had secured a new job herself, she was repeatedly contacted by a provider requesting copies of payslips. Emily believes this was to claim the incentives for securing her the job, to which she says: "Why should they get money for assisting when they didn't?" Still, when she needs bridging assistance when she is between jobs Emily says she jumps through the hoops in order to access the financial support.

Whilst she has recently been offered a full-time job with leave entitlements for the first time in 10 years, Emily is still financially insecure and struggles with incidental expenses. For now Emily plans on keeping the job for as long as she can, completing some further studies and putting some money away for when it is needed. Can the jobactive program help to achieve these modest goals? "It can't and doesn't."

Gayle

One hour in the waiting room for a five-minute meeting

Gayle has been a single mother for 11 years. She has three children - one is an adult and the younger two are 13 and 14 years old. Previously Gayle was in a de-facto relationship with the father of her children, but it ended due to family violence. Gayle has mixed feelings about sole parenting. She finds it better than her former relationship, but financially she struggles. Doing everything alone is overwhelming for her sometimes.

Currently Gayle has contract employment of 30 hours per fortnight. She is working where she previously interned while completing her bachelor degree. Recently her son broke his leg and had surgery, so they are allowing her to work at home in order to look after him. Normally both her teenage children have sports training five nights per week and on weekends, so she usually spends her time going from one thing to the next. With one child house-bound she is now coordinating

care of him with transporting her other son to his activities.

For the first few years after her separation, Gayle was on the full rate of Parenting Payment Single. Whilst on this payment she lost her part-time job that had allowed her to study concurrently. Gayle struggled to find work with suitable hours to match her parenting obligations. She is still on Newstart as a supplement to her part-time income.

Because she is working part time, Gayle isn't required to attend regular meetings; however, she goes in anyway as she worries that the jobactive agency will cut her benefits. She has experienced this several times before.

In the past Gayle has been offered phone appointments with her jobactive worker, but each time she agrees her payments are stopped due to lack of communication between Centrelink and the provider. When her payments were cut, Gayle found it problematic and stressful, and resolved the issue completely on her own. However, she learned the system and could get her payments reinstated "fairly quickly".

Gayle feels jobactive agencies have a bad attitude towards all of their clients and finds them to be disrespectful. Overall Gayle can't see that Welfare to Work has helped her at all, noting: "Meetings don't seem to have any purpose or agenda." In her time interacting with the jobactive agency, they put her name forward for two jobs, but neither was suitable as they were full time with a two-hour return commute. They also sent her to meet with a consultant about improving her CV; he had no input, telling her it was fine.

Gayle says she often waits for an hour in the waiting room just to have a five-minute meeting. She made a complaint to the manager of the jobactive centre about one of the workers and was then reassigned to a new person who treated

her the same way. Gayle complained but was then put back with the original jobactive worker who would not respond to her correspondence with more than dismissive, monosyllabic replies. Gayle believes there should be better access to information on how to effectively make a formal complaint.

Welfare to Work has never served a purpose for Gayle. She has always looked for and found her own employment, logging all of the required information. Child support is sporadic and doesn't always come through so the insecure income makes it very hard for her to manage her money. Gayle has tried to save to create a financial buffer to help cover emergencies, however incidentals always prevent her from accumulating a reasonable amount.



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