



Good Shepherd

Australia New Zealand

“Outside systems control my life”

The experience of single mothers on 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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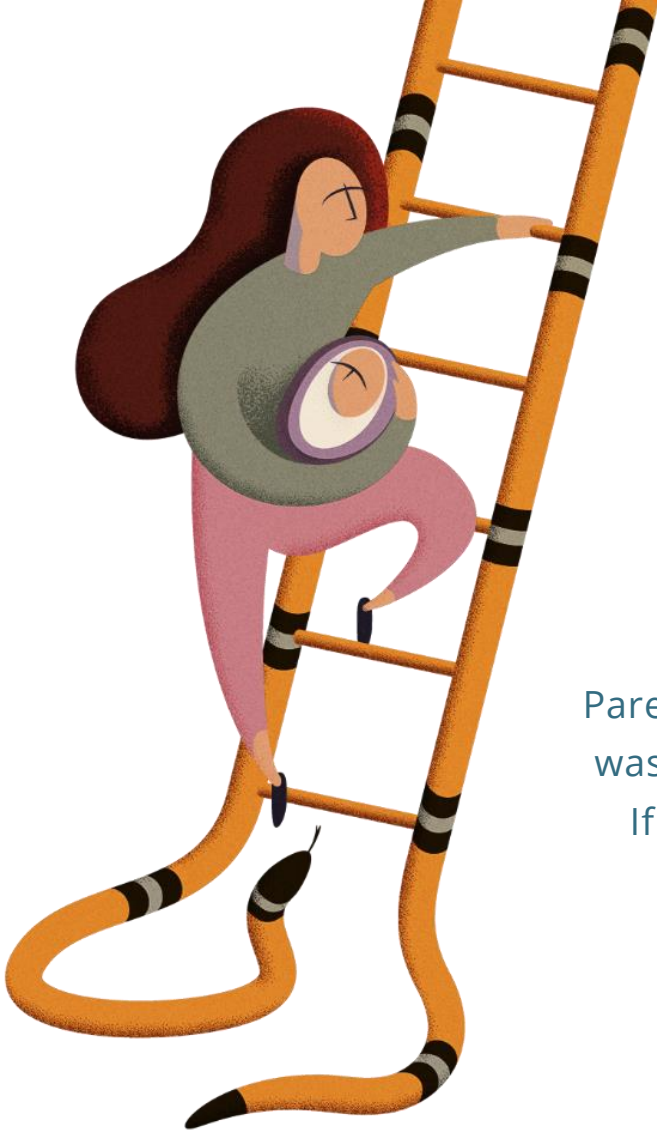
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This report is dedicated to the many single mothers for whom income support represents their principal and most secure form of income in an increasingly casualised job market. By illuminating the everyday stories of single mothers interacting with Welfare to Work, it is hoped these findings will be used to improve policy, increase financial security for single parent households, and address the alarming rates of poverty amongst single mothers and their children.



Paula:
“The transition from
Parenting Payment Single to Newstart
was financially unbearable to handle.
If you have no job lined up to move
on to you are literally thrown
in the deep end.”

About us

Good Shepherd Australia New Zealand (Good Shepherd) is a community services organisation that aims to disrupt the intergenerational cycle of disadvantage with a focus on women, girls and families. We are part of the global Good Shepherd network working to create just and equal communities where women and girls can live full, safe lives. We provide integrated community-based programs and services that support individuals and families at vulnerable times in their lives.

A central part of our purpose is to challenge the systems that entrench poverty, disadvantage and gender inequality. The Women's Research, Advocacy and Policy (WRAP) Centre does this through a range of research, policy development and advocacy activities.



Key terms

Welfare conditionality

This term refers to the linking of the right to social security with compulsory obligations such as job search and other compliance activities. While not a term used by the Australian Government, current social security policies are in line with a shift in thinking about income support in many wealthy nations, including the United States and the United Kingdom.

Welfare to Work

Welfare to Work is a form of welfare conditionality which states that “the right to welfare comes with responsibilities. Payments should not keep going to those gaming the system ... Work for the Dole means those who receive benefits give something back to the community that supports them” (The Liberal Party of Australia, 2018). This policy position is operationalised through mutual obligation requirements, which include paid employment, job seeking, approved volunteering, approved study and/or the Work for the Dole scheme. Those who do not fulfil these obligations must have an exemption in place otherwise they are not considered compliant and face suspension of payments.

Employment Service Agency, Job Network Provider, jobactive provider (“the provider”)

An Employment Service Agency, also known as a Job Network Provider third party recruitment and training agency contracted by the Australian Government to implement jobactive by connecting job seekers with employers and oversees the employment pathway plan. Note: As of 1 July 2015, the Job Network has been replaced by the jobactive program. The two terms are interchangeable in the case studies presented in this document to indicate the relevant program name to the experience of individual participants.

jobactive

Jobactive is the Australian Government's name for the program to get more Australians into work. It connects job seekers with employers and is delivered by a network of employment service agencies also known as Job Network Providers (or jobactive providers) in over 1,700 locations across Australia.

Mutual obligation

In the context of income support in Australia, “mutual obligation” is based on a concept that social security assistance provided to unemployed people of working age should involve some return responsibilities for the recipient. Obligations are determined by a jobseeker's age, their assessed work capacity, and whether they have the primary responsibility for the care of a dependent child.

Compliance

In the context of this report, “compliance” refers to whether a social security recipient is meeting their mutual obligation requirements. Examples of non-compliance include not attending a meeting with Centrelink or the Employment Service Agency (without a reasonable and accepted excuse), not applying for the specified number of

jobs or not participating in other activities as agreed upon in the Employment Pathway Plan at the discretion of the Job Network Provider. The consequences of non-compliance may include the partial or complete loss of payment.

Employment Pathway Plan

This is a legally binding agreement between each jobseeker and their provider, often referred to as a Job Plan. The plan stipulates the approved activities a jobseeker is required to undertake in exchange for social security payments.

Approved activities

Activities approved by the Job Network Provider that a social security recipient can undertake in lieu of doing paid work include, for example, Work for the Dole, part-time study or voluntary work.

Work for the Dole

This program has been instituted by the government to place job seekers in unpaid activities in order to acquire skills and experience that assist them to be “job ready”.

Exemptions

A short-term exemption can be granted from mutual obligation requirements in some instances. Examples include a death in the family, experiences of family violence, homelessness, a natural disaster that affects the home or short-term caring duties.¹

Training/Employment Fund

An approved activity that forms a part of the Employment Pathway Plan to make a social security recipient better positioned for employment, for example, pre-vocational training, vocational training, work-related training (including on-the-job-training) or further education. This is funded by the jobactive Employment Fund.

Parenting Payment Single (PPS)

Single parents of young children (under the age of eight years) are eligible for this payment.

Newstart Allowance

This is the job seeker allowance. Single parents are moved onto Newstart when their youngest child turns eight. It is significantly less than Parenting Payment Single.

Family Tax Benefit, Parts A and B

This is a two-part government payment that helps with the cost of raising children. It is a means-tested benefit for parents who provide care for their dependent child/ren at least 35 per cent of the time. Part A is dependent on family income, while Part B is dependent on the age of the youngest child.²

¹ See <https://www.humanservices.gov.au/individuals/enablers/mutual-obligation-requirements/29751>

² See <https://www.humanservices.gov.au/individuals/services/centrelink/family-tax-benefit/payment-rates>

National Injury Insurance Scheme (NIIS)

The Australian Government's no-fault lifetime care for catastrophic injury caused by vehicular, medical, workplace and general accidents that occur in the home or community.³

New Enterprise Incentive Scheme (NEIS)

This is a smaller subset of the jobactive program which provides training, mentoring and up to 29 weeks of financial support to start up a new small business.⁴

Single mothers

This report uses the term "single mothers" to describe interview participants and their experiences; however, we note that others prefer terms such as "lone mother" or "sole parent". While some women choose to distance themselves from the term "single mother" as a result of the negative stereotypes with which it can be associated, others proudly claim the mantle and its history.

³ See <https://www.racp.edu.au/ndis-guide-for-physicians/national-injury-insurance-scheme>

⁴ See <https://www.jobs.gov.au/self-employment-new-business-assistance-neis>

Executive summary

Background

The Welfare to Work policy reforms were introduced by the Howard Government in 2006. Reforms were introduced with the aim of increasing employment participation and the self-reliance of people otherwise dependent on social security payments, including single mothers with school-aged children, the long-term unemployed and people with disabilities. The Welfare to Work policy is a form of conditional welfare founded on the principle of “mutual obligation”, where recipients must complete compulsory activities in order to access income support. Some of these criteria involve monitoring income support recipients for such breaches as a false reporting of relationship status, substance abuse and outstanding fines or debt owed to Centrelink or the courts. Other obligations ensure ongoing activities to promote job-seeking behaviour. These include applying for an agreed number of jobs per month, attending compulsory training and attending regular meetings with the provider as detailed in a binding agreement called an Employment Pathway Plan. Breaches in compliance may result in a partial or complete cessation of payments.

The policy is implemented by independent contractors – known as jobactive providers (“providers”) – who are contracted by the government to provide job placement services and to monitor compliance of welfare recipients. Payments to contractors use a bonus system, which encourages providers to push clients towards certain outcomes regardless of individual circumstance. Further, despite the complex barriers to employment faced by individuals enrolled in the Welfare to Work policy, providers are unable to offer tailored, specialised services; their options for supporting individuals into work are inevitably limited. Providers are not required to have specialised skills, training or accreditation to work with vulnerable people.

About this research

Women are vulnerable to economic insecurity due to gendered policy settings and social norms such as ideas about “women’s work” and caring responsibilities. Single motherhood adds another layer of disadvantage within this context, and it has been demonstrated in other research studies that single mothers experience poorer economic outcomes throughout their life course (Baxter & Taylor, 2014; Goldberg, 2009). As an organisation with a focus on women and girls, Good Shepherd is interested in exploring the gendered effects of the Welfare to Work policy, specifically as it impacts single mothers. This research uses a qualitative research process in the form of in-depth interviews with 26 single mothers with experience of the Welfare to Work policy. The findings are analysed according to themes, with individual case studies available in a companion document. The themes that emerged from the case studies are explored to identify broader trends and policy implications, including recommendations for change.

Research questions and scope

This research examines the lived experience of single mothers subject to the provisions of the Welfare to Work policy by answering the following questions:

- Has participation in Welfare to Work assisted in achieving the policy's aims of increasing workforce participation and self-reliance (financial security)?
- What are the barriers to workforce participation and financial security experienced by single mothers (both practical and administrative)?
- How have single mothers experienced Welfare to Work (from both Centrelink and Job Network/jobactive providers in charge of their compliance)?

The following five themes emerged from the research:

- Welfare to Work is not increasing participation in employment
- Welfare to Work is increasing financial insecurity
- Poor policy implementation and excessive compliance inhibit women's efforts to become self-reliant
- Post-separation abuse adds to women's financial insecurity
- Aggressive behaviour from providers erodes women's motivation and agency

Each section focuses on one of the identified themes and incorporates a brief description of the relevant research and policy landscape, followed by the experiences of the women we interviewed.

With a small sample size and a snowball recruitment process, we do not claim that these findings are exhaustive. However, the interviews that are included here indicate that even women who have comparatively high capacity for self-advocacy and for navigating complex bureaucratic systems (such as those who responded to the recruitment call) experience a disregard for their emotional, social or economic wellbeing. It is possible that women with lower levels of agency are more likely to experience greater barriers to successful outcomes than the women whose stories are represented here.

Summary of key findings

The Welfare to Work policy was designed to help single mothers achieve financial security through self-reliance and economic participation, but it does not address the fact that women are already participating in the necessary unpaid work of care. The policy does not consider the barriers that single mothers face in obtaining employment, such as lack of child care and the availability of quality part-time roles. Implementation of the policy has resulted in negative experiences for many women from Job Network Providers in the form of inconsistent interpretations of the policy and in some cases aggressive behaviour. The policy has in many cases interfered with women's intrinsic motivation to find employment and achieve long-term financial security through tertiary education or entrepreneurial activity. More detailed findings are listed on the following pages.

- 1. Welfare to Work is not meeting the stated goal of improving workforce participation.** With a few exceptions,⁵ the women we talked to did not benefit from employment contacts, training, support to start their own business, or assistance with achieving training or education goals. The vast majority of the research participants found their employment through their own efforts, and those who were pursuing starting up a small business or furthering their education were doing so despite the lack of support provided to them by their provider. Providers often stated that they were unable to offer any useful assistance. The research participants all felt that their frenetic attempts to remain compliant were not about helping them achieve employment, but were merely “box ticking” to enable the providers to remain compliant with government funding requirements.
- 2. Welfare to Work is not meeting the stated goal of self-reliance.** Many of the women we talked to already possess the intrinsic motivation needed to seek employment. They have maintained their motivation and many have furthered their personal and professional goals, for example studying or establishing a business. Many showed high levels of determination to make good choices for their family's wellbeing. However these efforts have been at their own initiative and expense and have not been supported by the Welfare to Work policy. While they rely on income support to make ends meet, research participants indicated that not only did the policy not support them, it actually created barriers to achieving their goals. Participants were required to fit mutual obligation requirements around their parenting duties and the activities they undertook to further their goals.
- 3. Welfare to Work is not meeting the stated goal of improving financial security.** For many research participants, essential costs such as food, rent and transportation are a struggle. Some reported going without eating while others had to access the food bank, draw on savings or rely on family. Further, many of the women had experienced having payments cut due to non-compliance or miscommunications between Centrelink and their provider, and all of them indicated it was left to them to navigate the system and self-advocate to have payments reinstated. Working additional hours does not increase their income because the difference is subtracted from their Centrelink payments, resulting in a disincentive to work. Only four out of the 26 women were relatively confident they would be able to raise \$2,000 in an emergency and that this would come from either borrowing (usually from their mothers) or selling capital assets, which overall indicates a lack of improvement to financial security.

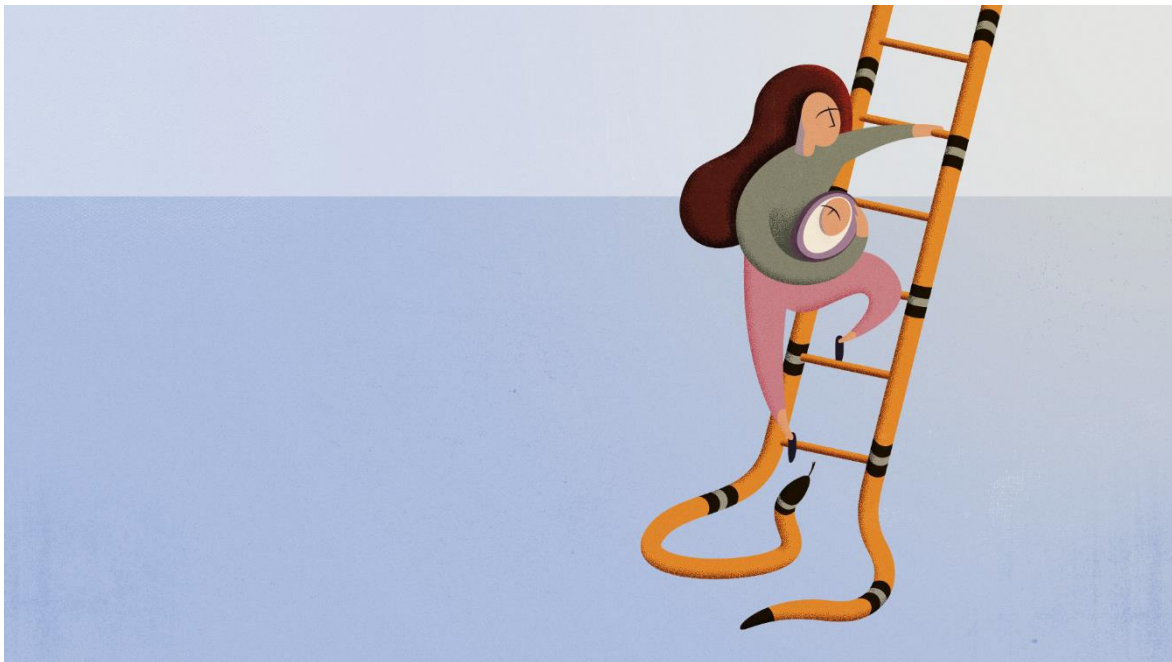
⁵ One woman was assisted to attain her driver's licence, one received a part-time position, one received help with TAFE fees, and one had her study count towards compliance requirements.

- 4. Single mothers are being forced into making decisions which often work against the financial security and wellbeing of their households.** This includes being forced into precarious employment rather than being supported to create a viable pathway into secure, well-paid employment and/or to pursue individual goals. Further, onerous compliance requirements often forestall active engagement in paid employment and/or other activities that could lead to financial security. Several research participants stated that their role as mothers was not understood or respected, nor the steps they took to accommodate the needs of their children and work around their schedules. No provision is made for addressing the ongoing needs of women who have left abusive relationships, including those who are experiencing post-separation abuse or those with disability, poor physical or mental health or intensive caring duties.
- 5. Welfare to Work appears to be founded on erroneous assumptions about clients, including that they are unemployed and/or disengaged.** Our research participants did not reflect this assumption, with less than one third (eight women) being unemployed. Of this group, six women felt unable to engage in paid employment for a range of viable reasons, while only two were between jobs and actively looking for work. Over two thirds of our research participants were actively participating in employment, with seven in part-time and/or precarious casual or short-term contract employment, five starting up or operating a small business, and six employed in stable, career-oriented positions.
- 6. Providers were focused on remaining accountable to the government rather than to their clients, and even those staff members who were courteous or concerned had very little to offer in the way of practical help.** At the implementation level, Job Network Providers showed little capacity to deliver an individual response that was tailored to the experience or education level of the participants, particularly in light of their child care responsibilities as single parents. Rather, there was a strong focus on ensuring clients remained compliant with an inflexible system which could not accommodate their strengths or their constraints. For example, some women were asked to “fake” job applications.
- 7. Many individuals appear to be referred to Welfare to Work when they are not in a position to participate in employment.** This included experiences of poor physical or mental health, past or ongoing experiences of intimate partner violence, intensive caring duties, disability and clinical diagnoses. Despite this, very few women received referrals or assistance from their provider to access more intensive or tailored support. Further, they were expected to continue meeting standardised compliance requirements or to repeatedly navigate bureaucratic processes in order to receive temporary exemptions. Subjecting these women to the punitive model of compliance and sanctions significantly added to their distress while failing to provide any positive assistance to them.

- 8. While some providers are courteous, others engage in intimidation, threats, bullying and abusive interactions with clients.** There were several stories of women being the target of disrespectful behaviour, leading to humiliation and distress. This points to two systemic issues: a) the outcome of having unqualified individuals and agencies interacting with highly vulnerable populations (often with complex needs) on the government's behalf; and b) the misalignment of accountability, which resides between the provider and the government rather than between the provider and the client.
- 9. Welfare to Work policies are not consistently interpreted and applied by providers.** A recurring theme from our research was consequences women experienced for missing a scheduled meeting which, even if they called in advance to reschedule, could lead to payments being cut. Perversely, this meant women sometimes left employment to attend meetings with their provider.
- 10. Job Network Providers were dismissive of the importance and impact of being labelled non-compliant, and thus receiving a suspension of payments, on the participants' lives.** Nearly all (24 of 26) of the interview participants came across issues beyond their control in meeting compliance at one point or another as a result of ambiguous interpretations of policy by providers. In each case, it was the responsibility of the client to rectify the situation and ensure that payments were reinstated. While providers often gave reassurance that the funds would be reimbursed, they did not seem to realise that their clients had no buffer even for a short delay in receiving payments. This was one of the most stressful and anxiety-provoking aspects of the policy for the women in our research, and the reason why they self-monitored to a high degree to ensure they remained compliant.
- 11. The Welfare to Work policies do not take into account the structural barriers that women have to engaging in secure and meaningful employment.** The primary concern of the women we spoke to is the care of their children. Finding ways to engage in meaningful employment while also providing quality parenting is challenging due to the nature of the labour market, including limited employment rights to support the balancing of work and caring responsibilities. While many women experience systemic discrimination in the Australian labour market, single mothers are particularly disadvantaged given they must get by on one income.
- 12. The low rate of the Newstart Allowance exacerbates poverty and creates additional barriers for single mothers to enter employment.** This was a recurring theme from the women we talked to, and was bolstered by stories of what was not affordable on the Newstart Allowance, including transportation, child care, medical or dental expenses, and at times food.

13. For single mothers, engaging in employment did not equate with financial stability. Even for women who were in well paid, secure employment with a viable career path, the struggle of maintaining full-time employment hours or erratic shift work hours while also caring for their children and maintaining their household was often untenable.


14. In spite of negative experiences with Welfare to Work, women displayed persistence and courage in the face of adversity. The women we spoke to displayed determination and grit in response to the challenges they faced. While many felt that jobactive and Centrelink staff did not value their role as mothers, the women we interviewed all took great pride in their mothering and understood its social value. Several interview participants are pursuing their goals while continuing to support themselves and their children in spite of the pressures of poverty.



Welfare to Work

A GAME OF CHANCE



<p>9. WHO CARES? Flu keeps you home with the kids for 2 weeks. Miss one turn.</p>	<p>10. MISSING IN ACTION Nobody was there to see your child win student of the week. Go to 5.</p>	<p>11. CENTRELINK SNAFU Payments are cut due to miscommunication with provider. Spend 20 hours on phone.</p>	<p>12. CALLED ON THE CARPET  Written warning for missing too many days. a. Quit job. or b. Take a demotion.</p>
<p>8. DAY OF RECKONING Spend a day in court for child custody case. a. Lose a work day. and b. Pay 25% of your monthly income to a lawyer.</p>	<p>7. HAPPY BIRTHDAY Youngest turns 8. Lose \$85 per week.</p>	<p>6. PAYDAY Rent paid in full and on time. Advance to 9.</p>	<p>5. OVERTIME Heavy workload means kids are in care day and night. Go back one.</p>
<p>1. SET TO SUCCEED Full-time employment and full of pluck!</p>	<p>2. MOVING ON UP You got the promotion! Advance to 5.</p>	<p>3. AWAY FROM THE DESK Need to attend a compliance meeting. Miss one turn.</p>	<p>4. \$\$\$ Unexpected child care expenses. a. Borrow from Mum. or b. Don't pay a bill.</p>



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Recommendations

Align Welfare to Work policy to client needs

Recommendation 1: The jobactive program should be redesigned following an in-depth review of outcomes for clients who access the services. The “one size fits all” approach is working against the best interests of many.

Recommendation 2: Welfare to Work policy should acknowledge the ongoing and time-intensive nature of parenting. The need for women to find employment that fits around parenting duties should be a core consideration in assisting single mothers into employment, and employment plans should not compromise the ability of single mothers to care for their children.

Recommendation 3: Provide tailored supports for those who are engaged with jobactive and who are in part-time, contract, casual or self-employment. Rather than treating them as “not working”, steps should be taken to ensure their employment income is supplemented to compensate for employment benefits that may be missing from their employer, including personal and carers leave days, and bridging payments to address gaps in employment. Further, unpaid time spent in building a small business should be counted towards compliance hours.

Recommendation 4: The availability, quality and cost of child care should be factored into assessments, Employment Pathway Plans and ongoing compliance measures.

Recommendation 5: The jobactive system should be client rather than provider-focused and should be structured around seeking secure and meaningful employment, rather than merely counting output.

Ensure jobactive and Centrelink staff are equipped to build on clients’ own motivation and capability, and to provide holistic, person-centred support to vulnerable clients

Recommendation 6: Jobactive agencies should be accredited and qualified service providers and case managers. Since they are working with highly vulnerable populations, jobactive staff should be qualified individuals who can understand the complex nature of disadvantage that clients face, and be trained to provide tailored support and referrals to appropriate services to address client needs holistically.

Recommendation 7: The concept of “unemployed workers” appears to incorporate individuals who are unable to engage in employment. Income support policies must take a more compassionate and flexible approach to women who, in addition to being single parents, may experience complexities such as poor physical or mental health, past or ongoing experiences of family violence, intensive caring duties, disability and clinical diagnoses. Women experiencing any of the above issues should not be required to engage with jobactive agencies or meet demanding compliance requirements.

Recommendation 8: The current compliance framework should be jettisoned. It should be replaced with a client-centred framework that is realistic and flexible, allowing for alignment with individual motivations and changes in individual circumstances. This framework should eliminate the requirement for individuals with complex needs to attend regular meetings – including those already in employment or dealing with complex situations such as family violence, intensive caring roles, poor physical or mental health and/or disability. Missing meetings should not lead to sanctions unless it is a chronic issue.

Strengthen accountability and participatory structures between jobactive providers and clients

Recommendation 9: Jobactive providers should be accountable to their clients. The disconnect in accountability in the current system creates an environment in which providers are not rewarded for providing quality, tailored supports or meaningful long-term outcomes. A client-focused accountability framework could include:

- a. Opportunity for clients to provide feedback on the quality of the service they receive.
- b. Clients being made aware of their rights and informed of the complaint process.
- c. Voluntary engagement with jobactive, which would require providers to be clear about the benefits they provide and encourage respectful and quality service delivery.
- d. Creating a “lived experience” panel of jobactive users to provide ongoing insight and accountability for how the policy implementation is experienced and to inform improvements.
- e. Creating a fully accountable complaints mechanism in the form of an Employment Services Ombudsman.
- f. In line with the Australian Government’s human rights commitments, place a human rights frame at the centre of income support policies, which would assist with creating a system that provides dignity and meaningful outcomes.

Recommendation 10: As contractors, jobactive providers should not have the authority to cut payments or other benefits to clients. When payments are cut, it should be rectified by either the jobactive provider or Centrelink. Further, communication between jobactive providers and Centrelink would benefit from an efficiency review.

Recommendation 11: Punitive approaches are known to have minimal effect on behaviour. Bonuses should be paid directly to clients when they achieve key milestones, rather than to providers. This aligns the incentive to the individual tasked with making the change, supporting self-reliance, while also reducing the need for punitive measures.

Recommendation 12: There needs to be a consistent approach to policy interpretation and implementation to minimise harmful discretionary practices, including staff training and ongoing monitoring.

Adapt the Welfare to Work policy so that it supports long-term goals and meaningful educational and employment outcomes

Recommendation 13: The Employment Fund ought to be a highly useful input into assisting single mothers into secure, well paid employment. Its expenditure should be client-focused and client-directed rather than creating additional “busy work” for women who are already time-pressured. For example, the fund should be available for clients who are looking for skills and information regarding operating a small business, or to assist with enrolment fees and related expenses associated with attending TAFE or working towards a university degree.

Recommendation 14: Welfare to Work should consistently support the determination of many single mothers to enhance their career prospects through improving their education such as counting study hours towards compliance.

Mutual obligation requirements should encourage meaningful educational, volunteer and employment activity

Recommendation 15: A wider range of volunteering work should be counted towards compliance requirements under jobactive. Where there is doubt about compliance, jobactive providers should be tasked with making an assessment.

Redesign Welfare to Work to lessen punitive elements and assist people out of poverty

Recommendation 16: Single mothers should be adequately supported to live above the poverty line. Lifting the rate of income support is a more effective way to stop intergenerational poverty and support women to transition into employment. Income support should be indexed to the minimum wage in line with recommendations from ACOSS (2018a).

Recommendation 17: Acknowledge that children remain highly dependent and become more expensive as they grow older, and either provide single mothers with a child supplement that increases as their children age, in line with a previous ACOSS recommendation (ACOSS 2018c) or increase the age of the youngest child which triggers the shift onto the lower Newstart Allowance. Raising the age of the youngest child to 13 is more appropriate as most high school aged children are equipped to be at home for short periods (before and after school) without adult supervision.

Recommendation 18: Part time, casual, “gig economy” and other forms of precarious employment need greater legal protections to ensure fair work conditions, including leave entitlements, superannuation and protection from unfair dismissal. In the absence of this, Welfare to Work should provide compensation payments to bridge these gaps.

Background

Women are vulnerable to economic insecurity due to gendered policy settings and social norms, such as ideas about “women’s work” and caring responsibilities. Single motherhood adds another layer of disadvantage within this context, and it has been demonstrated in other research studies that single mothers experience poorer economic outcomes across their life course (Baxter & Taylor, 2014; Goldberg, 2009). Inequalities include:

- *Higher levels of unpaid work:* Women are more likely than men to undertake unpaid care of children or relatives (Addati, Cattaneo, Esquivel & Valarino, 2018; Women’s Health Victoria, 2018). By taking time out of the workforce to care for children, women are limited in their capacity to participate in employment, leading to greater financial disadvantage throughout the life course.
- *Lower levels of workforce participation:* Women participate in employment at a lower rate than men. As at 2016-17, 66 per cent of women were in the workforce, as opposed to 78 per cent of men (Australian Bureau of Statistics, 2017).
- *Higher levels of financial stress:* Single parent families, 82 per cent of whom are headed by women, are one of the most disadvantaged demographics in Australia. Their median income of \$974 per week is only slightly above half of the average for all households types in Australia, at \$1,734 per week (ibid, 2018). A newly-released report on poverty in Australia indicates that “among different family types, sole parent families have the highest poverty rates at 32%. Children in sole parent families ... are more than three times as likely to live in poverty as their counterparts in couple families (13% of whom are in poverty)” (Australian Council of Social Service, 2018b, p.13).
- *Lower levels of pay:* The gender pay gap remains a significant issue in Australia. In 2018 the gender pay gap is 15.3 per cent, an average of \$253 a week less than men (Workplace Gender Equality Agency, 2018).
- *Higher incidences of family violence:* Women are more likely to experience all forms of intimate partner violence, with one in six women having experienced physical and/or sexual violence from a partner, compared to one in 16 men (Australia Institute of Health and Welfare, 2018).

UN Women argues that “the chronic underinvestment in programmes that tackle the structural causes and consequences of gender inequality in areas including unpaid care work, violence against women, health, education, and peace and security” perpetuate women’s inequality (UN Women, 2015).

While many women in Australia experience structural barriers in employment and other areas of public and private life, as the only breadwinners within their households single mothers often find themselves in economically difficult situations while simultaneously juggling their caring responsibilities.

This research aims to analyse the experiences of single mothers who are subject to the current Welfare to Work policy, particularly in assessing its success with regard to its own objectives of increasing single parents' workforce participation, self-reliance and financial security.



Methodology

This research uses a qualitative research process in the form of in-depth interviews with 26 single mothers who are, or have been, engaged with the Welfare to Work policy. The findings are referred to throughout this report and full case studies are contained in a companion document. The themes that arise from each case study have been explored to identify broader trends and policy implications, including policy recommendations for change.

The research took place in two phases. The first was a scoping project which included 10 participants who were geographically clustered. Recruitment of participants was conducted via the Council for Single Mothers and their Children (CSMC) Victoria and the researchers' networks. Phase two was funded in part by a grant from the Victorian Women's Benevolent Trust and was designed to investigate a broader range of experiences. Participants were recruited through CSMC Victoria as well as the National Council of Single Mothers and their Children (NCSMC) and advertisements on social media.

Ethics approval was granted by the Good Shepherd Australia New Zealand Ethics Panel and women were able to opt out of the research at any time (see Appendix). Questions included basic participant background and demographics, followed by more in-depth questions to explore participant understanding of the Welfare to Work policy, experiences with Job Network/jobactive providers and their financial security. Questions were a guide only and women were not pressed to share any information they were not comfortable disclosing.

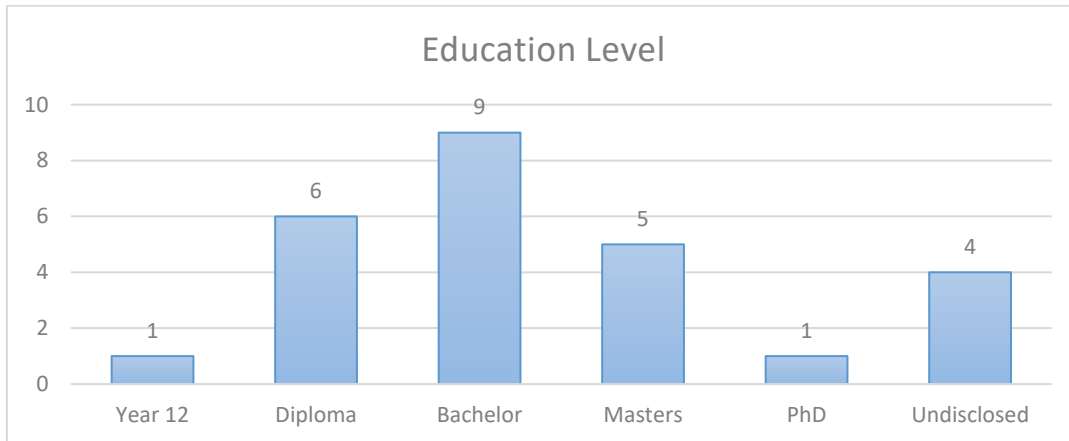
Names and some identifying characteristics have been changed to protect the identities of the research participants.

Participant demographics

A total of 26 single mothers were interviewed as part of this research. All of them but one were enrolled in Welfare to Work at the time of their interview. The majority of participants (16) were from Victoria, followed by NSW (5), Western Australia (3) and South Australia (2). Fifteen lived in urban settings, 10 in rural settings, and the location of one was unknown.

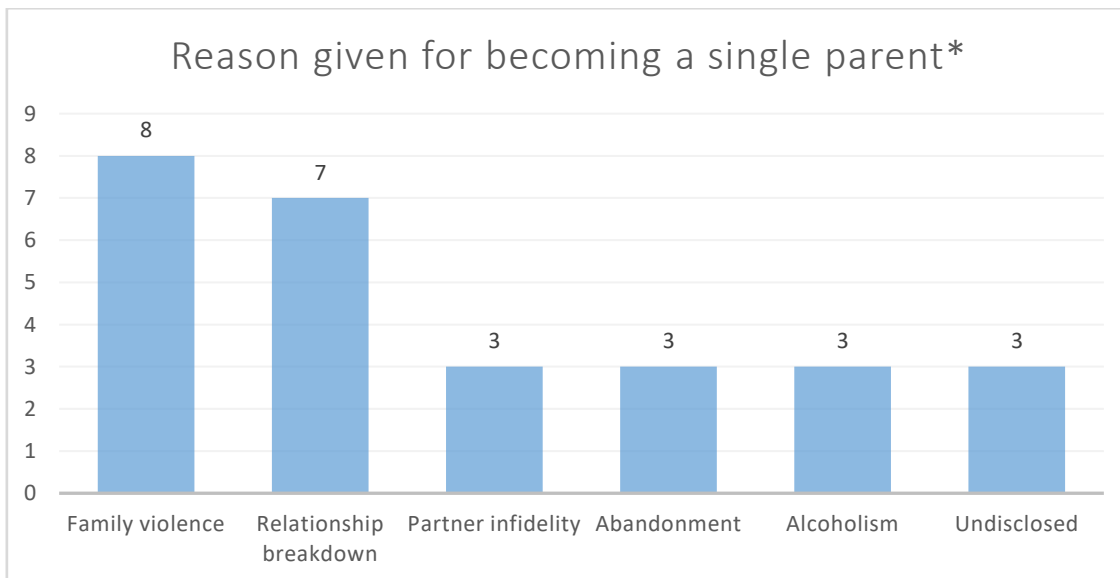
Education levels are provided in Table 1. Seven participants finished Year 12 and/or have a diploma, nine have a bachelor degree, six have a higher degree and four chose to not disclose their education level.

Table 1: Education levels and frequencies



A limited number of reasons were given for participants' single parent status. These included, in order of frequency: family violence (8), relationship breakdown (7), partner infidelity (3), abandonment (3) and alcoholism (3) with three women choosing to not disclose the reason (see Table 2). Three women gave multiple reasons; the table totals are therefore more than 26. These reasons also shape and inform the participants' experiences of the Welfare to Work policy and are discussed in more detail in the case studies and findings.

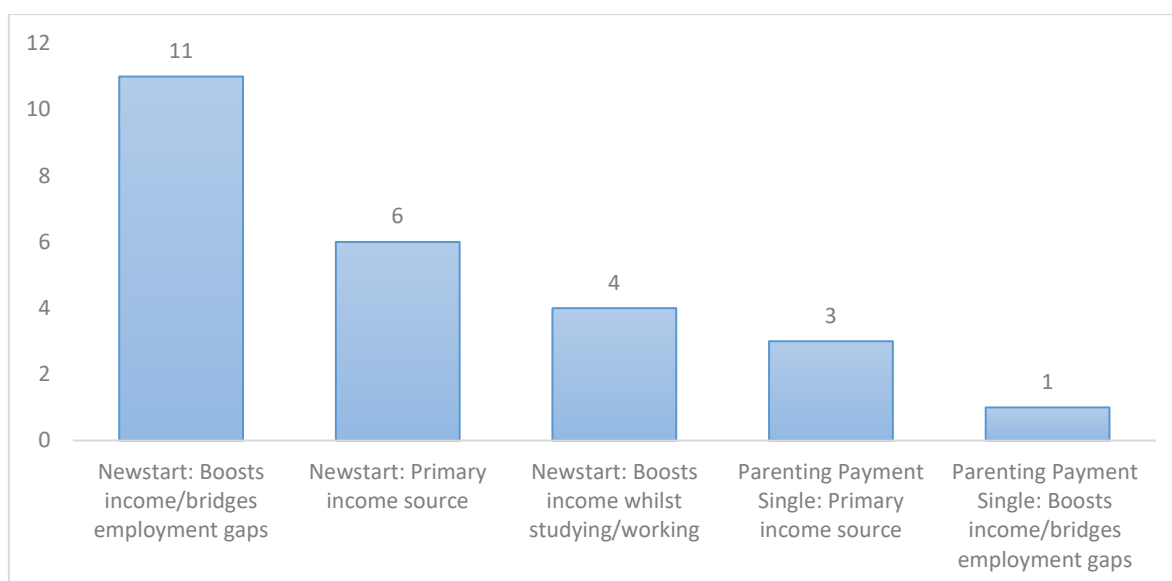
Table 2: Reasons and frequencies for becoming a single parent



* NOTE: three women gave more than one reason; the total is therefore greater than 26.

At the time of interviewing, 25 out of the 26 women were actively participating in Welfare to Work and one spoke to her past experiences. Four were receiving Parenting Payment Single while 21 were receiving the Newstart Allowance. Of this, nine were reliant on their income support as a primary source of income, whilst 11 stayed on Welfare to Work for the purpose of bridging a gap between jobs or to boost their part-time income (see Table 3).

Table 3: Research participants' form of reliance on income support



Limitations

Some participants who initially expressed interest in the project chose to opt out as a result of ongoing experiences of intimate partner violence, making their participation too challenging and potentially risky. Further, all participants were fluent English speakers, which means this research does not reflect the experiences of women who may experience language barriers and/or be recently arrived and unfamiliar with their rights and how to advocate for them. Finally, none of the participants identified as Aboriginal or Torres Strait Islander, a demographic that has experienced unusually harsh government policies pertaining to accessing social security payments.

The recruitment process was limited primarily to social media, which excluded women who may have limited or no access to such platforms. Further, while we were able to make a number of contacts with family service providers, their clients were often in vulnerable positions. For example some had recently left violent relationships or had serious mental health issues, which increased their vulnerability significantly; therefore, these voices are not captured here.

Despite these limitations, the interviews that are included here indicate that even women who have comparatively high capacity for self-advocacy and for navigating complex bureaucratic systems experience a disregard for their emotional, social or economic wellbeing. It is therefore concerning that women with lower levels of agency are likely to experience greater barriers to successful outcomes than the women whose stories are represented here.

Overview of social security policy in Australia

The emergence of the modern welfare state in the wake of World War II heralded a conscious effort by many Western governments to embrace the concepts of social justice and fair distribution of wealth and income, particularly for workers and women. It was during this period that the international community adopted the International Covenant of Economic, Social and Cultural Rights (ICESCR) in 1966. This Covenant explicitly includes a right to social security, which refers to the obligation of governments to provide social security to those who are facing unemployment, those who require family and child support, and maternity leave. Australia signed and ratified the ICESCR, and it came into force in 1976.

Andrew Herscovitch and David Stanton argue that upon the inception of Australia's system of pensions, the Commonwealth Government viewed the entitlement to social security as a "right based on need" (2008). This model of social security is financed from general taxation revenues, not employer or employee contributions as in many other countries.

Australia introduced a modest⁶ "sole parent's pension" in the 1970s, which provided income support while the youngest child was under 16 years old, with no requirement to participate in paid employment. According to McHugh and Millar (1997), the intention was to replace the absent father's salary. However, the following decade saw an increasing dual focus on ensuring child support payments were provided from absent fathers and also on supporting single mothers into paid employment. The authors suggest this was due to concerns about projected costs for the federal budget (ibid.). Megan Blaxland argues that income support recognised that "mothers have a moral responsibility to their children to be carers" (Blaxland, 2008, p.26). As such, the payment model was based on a belief that parents could be *either* a carer *or* a worker, but not both. Caring work trumped workforce participation.

Since that time, the discourse about people who rely on income support, and single mothers in particular, has been shifting away from conditions of entitlement to the question of whether the behaviour of recipients contributes to their own disadvantage. Social security is no longer viewed as a right based on need but is being reimagined as a tool to address the "'corrosive' effects of welfare ... [through requiring] more responsible behaviours in particular communities, for example, by placing conditions on eligibility for welfare payments or on how welfare payments may be spent" (Buckmaster, 2011).

⁶ A mother with one child received approximately 35 per cent of a full-time male's average earnings (McHugh & Millar, 1997).

Cementing a new belief in the reciprocal nature of income support, the Australian Government introduced Work for the Dole and the concept of “mutual obligation” for jobseekers in 1996. In 2002, the Howard Government introduced a new initiative in social security support payments in the policy program Australians Working Together. Further changes were enacted in July 2006 with the introduction of the Welfare to Work legislation. These policy shifts were in line with similar developments in the United States and the United Kingdom, and appear to be built on the assumption that individuals who access income support need to be motivated into paid employment (Buckingham, 1999). In analysing the underlying motivation for these changes, Blaxland observes that:

The key rhetorical elements of these policy transformations were welfare claimant’s obligation to employment for their own sake and for that of the community; parental obligation to employment as an element of good and “normal” mothering; and the need to ensure compliance through mandated activities tied to penalties for non-compliance (Blaxland, 2010, p.143).

Social security policies had previously recognised the full-time care for children as the fulfilment of single mothers’ “social citizenship contract” and exempted them from mutual obligation requirements (Grahame & Marston, 2012). The reforms signalled a shift in government narrative that welfare is not a right based on need, but a reciprocal agreement in which the social security recipient has a mutual obligation in exchange for payment.

The Welfare to Work policy was introduced in response to figures indicating that the length of time people were on the parenting payment was increasing to an average of 3.4 years. Participation requirements are set at a minimum of 15 hours per week of work, study or “approved” activities (for example, volunteering).⁷ Individuals are required to actively seek paid employment, with strict penalties for non-compliance. These requirements have created a range of monitored activities with punitive repercussions if they are not completed; for example, if three meetings with the provider are missed without “good reason”, income support can be cut for up to eight weeks as punishment. Monthly meetings with a Job Network/jobactive provider and creating an Employment Pathway Plan are now compulsory in exchange for income support payments.

While conditional welfare policies have gained traction around the globe (Watts and Fitzpatrick, 2018), there is much debate regarding their efficacy and their effects on human rights and people’s health, particularly in light of financial hardship, social isolation and other forms of disadvantage. Evidence collected in the United Kingdom as part of the five-year *Welfare Conditionality: Sanctions, Support and Behaviour Change* project investigates the efficacy and ethicality of a harsh welfare conditionality regime, with a focus on lived experience. It shows that welfare conditionality is largely ineffective, is inflexible in its response to groups such as single parents and rarely results in movements from income support into secure employment (Dwyer, 2018).

⁷ For a comprehensive list of mutual obligation requirements, see Department of Human Services: www.humanservices.gov.au/customer/enablers/mutual-obligation-requirements

How this report is organised

This research uses a qualitative research process in the form of in-depth interviews with 26 single mothers with experience of Welfare to Work policy. The findings are analysed according to themes, with individual case studies available in a companion document. The themes that emerged from the case studies are explored to identify broader trends and policy implications, including recommendations for change.

Research questions and scope

This research examines the following questions:

- Has participation in Welfare to Work assisted in achieving the policy's aims of increasing workforce participation and achieving self-reliance (financial security)?
- What are the barriers to workforce participation and financial security experienced by single mothers (both practical and administrative)?
- How have single mothers experienced Welfare to Work (from Centrelink and Job Network/jobactive providers in charge of their compliance)?

The following five themes emerged from the research:

- Welfare to Work is not increasing participation in employment
- Welfare to Work is increasing financial insecurity
- Poor policy implementation and excessive compliance inhibit women's efforts to become self-reliant
- Post-separation abuse adds to women's financial insecurity
- Aggressive behaviour from providers erodes women's motivation and agency

Each section below follows one of the identified themes and incorporates a brief description of the relevant research and policy landscape, followed by the experiences of the women we interviewed.

Welfare to Work is not increasing participation in employment

Context

In Australia, there are an estimated 786,000 single mothers raising dependent children. Data from the Australian Bureau of Statistics (ABS) indicates that one parent families account for 22 per cent of all families with children under the age of 15; mothers head 82 per cent of these (ibid, 2016; ABS, 2007). Sixty three per cent of single-mother families rely on government pensions and allowances as their principal source of income.

The Welfare to Work policy was designed to support single mothers to achieve self-reliance (defined as financial security) and economic participation. However it does not address the fact that women are already participating in unpaid work, consider the barriers that single mothers face in obtaining appropriate work or acknowledge the poor treatment they are receiving at the hands of Job Network Providers in the form of inconsistent interpretations of the policy.

According to Cook, David, Smyth & McKenzie (2009), single mothers have significantly lower quality of life when compared against normative data, which can be measured both objectively through factors such as nutrition, housing, education and health; and also subjectively through measures of community connectedness, future security or even satisfaction with or perceived standard of living. The researchers suggest that "Centrelink programs should focus on improving these mothers' life circumstances before expecting a successful return to work." Grabham and Smith (2010) observed that "Welfare to Work measures exacerbate the economic insecurities experienced by poor women and their families, restricts their autonomy in choosing work that is right for their family circumstances, and subjects them to ever-increasing degrees of surveillance and coercion" (p.81). This conflicts with the desired outcomes of self-reliance and improved wellbeing from workforce participation.

There is little evidence to support the notion that punitive social security policies can improve the health and wellbeing or financial security for single parents. Rather, the evidence indicates that the policy is actually damaging to "self-worth, self-esteem and quality of life" (Brady & Cook, 2015, p.19).

The Australian Council of Social Service has argued that reducing parenting payments as the child gets older does not reflect the actual cost of raising a child. Children do not become less expensive as they get older; on the contrary, they eat more, they have more expenses related to education, clothing becomes more expensive and activities to support social inclusion are rarely free (ACOSS, 2018c).

During the time that Welfare to Work has been in operation, changes to the nature of work have made more jobs insecure. Trends documented by The Australia Institute's Centre for Future Work include an increase in part-time work and casualisation of the workforce, an increase in underemployment, an increase in "gig economy" jobs and a reduction in wages for part-time workers. Further, they report that for the first time since the job market has been tracked, more than half of the workers in Australia are without entitlements such as sick days, paid leave or contributions to superannuation (Carney & Stanford, 2018). There is only one job available for every eight unemployed or underemployed applicant (ACOSS and Jobs Australia, 2018, p.5).

Workforce participation is a challenge for most mothers in Australia. Despite higher levels of education compared to men,⁸ women's return on investment for an advanced degree is significantly below their male counterparts (Daly, Lewis, Corliss, & Heaslip, 2015). The Australian Human Rights Commission (2014) found that this is due in part to entrenched workplace discrimination practices pertaining to pregnancy, parental leave and returning to the workplace.

With the need to fit employment around unpaid care responsibilities, women are much more likely to take on part-time, casual and/or precarious employment, with reduced pay and limited opportunities for career advancement (Maury, 2017). For single mothers, these barriers are magnified as they are often attempting to enter employment with little or no assistance for child care or household duties. Other challenges include finding jobs within school hours, reasonable travel times that facilitate child pick-ups and drop-offs, and roles which provide flexible work arrangements to help manage children's illnesses or other care needs.

Despite the high percentage of single mothers in receipt of a pension, many are also participating in paid work. The ABS reports that up to 56 per cent of single mothers participate in employment (Australian Bureau of Statistics, 2016). It is often the case, however, that the proportion of money received from government payments is greater and more secure than that received from other sources – particularly for those in part-time and casual work.

If those enrolled in Welfare to Work are pushed into low paid, low skilled or precarious employment, it is unlikely that the cycle of poverty will be broken for them despite moving into employment. In these cases the policy is self-contradicting in that it does not facilitate increased agency, independence or financial security.

Furthermore, there are costs associated with employment which are overlooked by the Welfare to Work policy, which can include transportation (public transport or costs associated with operating a vehicle), telephone, internet and other IT (for

⁸ Currently 27.9 per cent of all women hold a bachelor's degree or higher, compared to 23.6 per cent of men. This gap is growing; in 2017, 45 per cent of women aged 25-29 attained a bachelor degree or above, compared to 30 per cent of men (Australia Bureau of Statistics, 2018).

example, ownership of a computer), appropriate work clothing, child care costs, and costs associated with retraining or re-skilling. In cases where individuals are not

employed in a secure, well paid position with a viable career trajectory, there is a falsely held belief that entering employment will eliminate poverty.

Experiences of single mothers

Welfare to Work does not adequately recognise the diverse life and labour market experiences of single mothers. Our key finding in relation to workforce participation is that 25 of the women interviewed reported that jobactive providers had not assisted them in finding employment; only one participant reported receiving assistance to secure a short-term, part-time role. Where employment was found it was through the efforts of the women themselves.

In order to understand their differing needs and how they experienced interactions with providers, the 26 women in our study can be divided into six groups with reference to their labour market status:

1. Women who felt they were unable to engage in ongoing employment.
2. Women who were attempting to start a small business.
3. Women who were working, but without benefits such as paid sick or carer's leave or superannuation payments.
4. Women who were working well paid, regular, career-oriented, and/or full-time employment.
5. Women who were between jobs and actively looking.
6. Women who were seeking to increase their employability through further study.

These categories are examined more closely in the section that follows, including examples drawn from the women who shared their stories with us.

1. Women who felt they were unable to engage in ongoing employment.

The reasons women gave about why they felt unable to engage in ongoing paid employment were diverse, and included experiences of disability, clinical diagnoses, intensive caring duties for family members and addressing past or ongoing abusive behaviours from former partners. This group represented six women in our study, or just under a quarter of all respondents. These women felt unsupported by their provider, exemptions were for short timeframes only, and they were made to feel guilty about their lack of workforce participation. Katie, for example, is dealing with both her own and her child's complex medical needs, and her age, abilities and training have left her with few options for the limited positions available in her country town. She says her goal is to "find a way to ... live even a little above the poverty line" but "you ask for help and they keep saying they don't or can't do that".

Patti has a disability which limits her ability to engage in physically demanding or repetitive work. Her primary-school aged child is on the autism spectrum and requires extra support.

Lauren is experiencing continual post-separation abuse from her former partner. She does not have the time or the stability at this stage to engage in employment.

Gloria's story is told in full on the next page. While she holds a PhD, has expertise as a medical librarian and volunteers these skills at her local hospital, she is unable to work due to complex caring duties. However, her provider has said her volunteering is not authorised as meeting obligation requirements, and has told her instead to "volunteer" in one of two Work for the Dole factory jobs. Gloria's story is an excellent example of how highly qualified women with complex lives are resourcefully putting their skills to work, but this is often not supported by the Welfare to Work policy.

It is not clear why these women have been referred to Welfare to Work; it reflects a rigid system that neither acknowledges the complexities that prevent some women from engaging in employment nor appreciates the ways that they are contributing to their communities.



Unable to work

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.

2. Women who were attempting to start a small business.

Self-employment was preferred by five women in our study as a way to capitalise on various areas of expertise while also providing flexibility to look after their children. However, these women expressed frustration at their provider's lack of ability to support them. For example, the necessary hours spent setting up a business (including legal registration, creating an online presence, learning accounting software or marketing the business) are not counted as meeting obligation requirements because they are not paid. Therefore, these women often had to find part-time work to engage in while also attempting to set up their own business.

Further, the very flexibility which made this option appealing also worked against meeting requirements, since hours were not consistent or predictable – which was inconvenient for providers who wanted to record set hours. For example, Eliza informed us that her provider asked her to simply estimate her hours over a month because the erratic weekly hours was causing them reporting problems; at the same time they were unable to support her with even basic assistance such as training in how to set up a website.

Stephanie averages 15 hours of work per week in her small business, but despite this she has to take time out from her work to attend meetings, a 45-minute drive for her. She said, "All they did was shuffle bits of paper around on the desk and then get me to sign them." When she had trouble meeting her 15 hours per week requirement when her children were unwell, despite having medical certificates, she was told by her provider that the days off were "too much". She believes her provider purposefully made things difficult for her because of her non-compliance in this area.

Ingrid started up a small business capitalising on her art conservation skills and was the only person in this group who was referred to the NEIS; however, she found it was not financially sustainable. Her business is doing well, and this year she has broken even financially, although has not been able to put away money into her superannuation for many years.

Billie's story is told in full on page 35. While her business is going well, her experiences illustrate the difficulty of meeting compliance requirements when her client-focused business requires flexibility and quick responsiveness. This works against the expectations of her provider to attend regular meetings and report specific hours.

Self-employed

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 the NEIS program, 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. 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.

3. Women who were working, but without benefits such as paid sick or carer days or superannuation payments.

Women who were working, but without benefits such as paid sick or carer's leave or superannuation payments were most often doing part-time contract work or held casual placements. Seven women in our study fit this description. They were engaging in low paid employment and without benefits because they were prioritising the flexibility that these positions afforded. However, it left them financially insecure due to low pay and no coverage for sick days, carer's leave, holidays or other gaps in days worked. What these women most needed from their provider was financial assistance to cover these gaps, and enough funds to cover incidentals such as car repairs and/or petrol, dental work and, for some, adequate food.

Emily complained of the 13-week gap between registering with jobactive and the start of receiving income support; this is contrary to the needs of single mothers who are living week to week and can't afford a 13-week gap in income.

Several women in this category stated that they needed to take time off from employment to attend mandatory meetings with their provider, which seems contrary to the intention of the policy. Jess said there was no agenda to these meetings, "I am just there to tick a box so that they get paid and I get paid." Natalie complained of the futility of "stopping what I am doing to go tell them what I am doing". Freda also reported that needing to leave employment to attend meetings was making her more vulnerable at her job.

Georgia's story is told in full on page 37. It demonstrates the difficult balancing act of engaging in casual employment, studying to ensure a more financially secure future and parenting.

Precarious employment

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 Masters 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 of 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.

Precarious employment (cont'd)

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.

4. Women who were working in well paid, regular, career-oriented, and/or full time employment.

Women who were working in well paid, regular, career-oriented, and/or full-time employment have the potential to achieve financial security and a positive career trajectory. In our study, six women indicated their employment status fit this description, representing nearly 25 per cent. However, these women had varying levels of satisfaction with their situation.

Jo had just been offered a full-time teaching role, for which she was very excited. However, there was a three-month delay prior to the start of the position, and during this time she was instructed by her jobactive provider to continue applying for positions to remain compliant. She needed the income support prior to her position starting, but it made her very uncomfortable to apply for jobs she would be unable to accept:

I haven't liked for the last three months ringing places and asking for work when I have known I had a contract – so has Centrelink [known she has a job]. I just wanted so badly to get out of the system.

Ingrid's story is illustrative of how achieving a full-time, well-paid position with a career track seldom solves problems for single mothers. She had separated from an abusive partner and was in a deep depression when she first interacted with the Welfare to Work system. Despite having a Master of Art Conservation, the only work Ingrid was offered by her provider was in a cookie factory. She would have taken it, but the child care was in another town. This would have meant dropping her daughter at child care in a town half an hour away, and then her daughter commuting back to school in their own town 90 minutes later. Around that time Ingrid was headhunted for a full-time job in Melbourne in her field, so she and her daughter moved to a one bedroom apartment. 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. In the end Ingrid moved back to her town and is now starting up her own business.

Erica's story is told in full below. She engages in skilled contract work, but the hours and shifts are unpredictable and this leads to difficulties in finding child care on short notice.

While the women in this group were highly motivated and well placed to stay on a career trajectory that would increase their financial security over time, the proper supports were lacking. Some complained of interactions with their provider which hampered rather than supported their employment pathway.

Career-oriented employment

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.

5. Women who were between jobs and actively looking.

In our study, only two women were in this category and, like other women we interviewed, were already highly motivated to find work prior to their participation in Welfare to Work. Dawn had recently finished her master's degree and was looking for employment that both used her expertise and also fit within her child's school hours:

I didn't get a master's to get "just any job" – I want a job that is fulfilling. I accept at some point people need to return to work, but finding meaningful work within school hours is like a "magical unicorn".

Kristin's story is told in full on the following page. She left an executive position because it was untenable with her parenting duties, and as the job search has taken longer than she had anticipated, she has gone onto Newstart and been required to engage with a jobactive provider.

Neither woman was offered any practical assistance in their job search. Further, they were left to their own devices due to a mismatch between the kinds of positions that the providers had access to and the level of training and expertise that they held.

Unemployed and looking

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.

6. Increasing their employability through further study.

Several of our research participants were focused on increasing their employability, most often through further study. This was often, but not always, combined with employment. This was true for six women in our study. A further six either wanted to study but were not supported by their provider to do so or had to stop their study due to constrained finances on Newstart.

Of the 12 women who either were studying or wanted to study but were unable to do so, only two women indicated that their study was supported by their provider. Paula was very excited to start at TAFE as a full-time student to study youth justice. After having a series of unhelpful jobactive providers, she at last had one that she said was supporting her to achieve her goals.

Amanda's story is told in full on page 43. She said that her full-time study was counted towards her mutual obligation requirements, but that this had to be re-negotiated every time she went in for a meeting, which was both exhausting and concerning in case it was denied at some stage.

The other women either had to give up on study or needed to add it to their other roles and tasks, including parenting, part-time employment and maintaining compliance. This was frustrating for women who knew that their economic viability must improve, but were not supported to do so. Imara, for example, works part time in the same field in which she is studying at university. Occasionally Imara has found it hard to meet her compliance obligations, particularly when she is trying to study for exams and her 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.

Alice was studying while on Parenting Payment Single but had to give it up when moved to Newstart. Jess would like to study, but fears her finances couldn't stretch that far. Patti asked about studying, but was only given very limited options which were contraindicated for her physical limitations - as noted in her file. When Gloria asked about training, she was told providers are not allowed to offer a degree lower than what the client already has, and since Gloria has a PhD they cannot offer her anything.

As Margot says:

It [the Welfare to Work policy] disregards the impact of current activities on long-term career prospects and is entirely focused on hours worked and dollars earned.

Studying

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 conflict 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.”

Welfare to Work is increasing financial insecurity

Context

Following a government enquiry into poverty in Australia in the early 1970s, the Henderson Poverty Line was introduced and adopted in 1975 as the standard of measuring how individuals and families were faring in terms of inadequate income relative to need. The poverty line is currently defined as a single person living on less than \$433 per week (which is 50 per cent of the median full-time wage) or \$909 for a couple with two children (Australian Council of Social Service, 2018b). The Newstart Allowance is just under \$400 and well below the poverty line. Australia has the second highest poverty rate among the top 10 OECD countries. Newstart provides a minimal hand-to-mouth existence that leaves no allowance for incidental or emergency expenses, and certainly no “extras” such as transportation, work-appropriate clothing or child care. Several commentators, including business representatives, have described Newstart as too low to enable the unemployed to actively search for work (Morgan, 2016).

ACOSS (2018a) suggests that income support payments have not been raised in real terms in approximately 24 years. New analysis conducted by Deloitte Access Economics (2018) indicates that the Newstart Allowance has lost value compared to average wages, median wages, the minimum wage and the age pension because it is indexed to the rise in price of goods (excluding housing) rather than the rise in average wages. They state, “The difference in generosity is a policy choice. The incomes of pensioners and most other beneficiaries are benchmarked to wage growth, but those on working age payments aren’t as lucky” (ibid., p.2).

The approach that underpins current reform measures (Reference Group on Welfare Reform, 2015) has delivered stark results: ACOSS indicates that poverty in income support households relying mainly on Newstart Allowance declined from 61 per cent in 1999 to 48 per cent in 2003, then rose strongly to 78 per cent in 2015 (ACOSS, 2018b, p.13). Those on Parenting Payment Single fare slightly, but not much, better, with poverty rates rising from 46 per cent in 2003 to 59 cent in 2015 (ibid.).

Research consistently indicates that families headed by single mothers are at higher risk of poverty as well as of increased disadvantage in areas of housing, employment and social participation (Buddelmeyer & Verick, 2008; de Vaus, 2004; Christopher, England, Smeeding & Phillips, 2002). This has been referred to as the feminisation of poverty,⁹ in which policy and social norms leave women in a more vulnerable position

⁹ The “feminisation of poverty” can be defined as “Increasing incidence and prevalence of poverty among women compared to men, as a result of structural discrimination that affects women’s lives and is reflected in lower salaries, lower pensions, fewer benefits, etc.” European Commission for Gender Equality. See <https://eige.europa.eu/rdc/thesaurus/terms/1133>

due in part to their reproductive function as well as the further barriers to entry that come from subsequent parenting responsibilities.

Single parents face additional costs due in part to factors such as time constraints to gaining full-time employment or the single parent sacrificing their own living standards to ensure that their children are not socially excluded. ACOSS's *Poverty in Australia Report* (2018b, p.13) shows that 39 per cent of children in single parent families are living in poverty, which compares unfavourably to their peers in couple households where the poverty rate is 13 per cent.

A study by Liegghio and Cragate (2016) also found that government-sponsored training initiatives do little more than move single mothers out of "welfare poverty" into "work poverty" through precarious employment arrangements with less stability, low pay and few benefits. This echoes similar findings by Rice (2001) who reports that systemic gender discrimination inhibits low income earning women's employment opportunities whilst contributing to their poverty.

One major source of financial insecurity for single mothers is the housing market. Two in five households in Australia experience "housing stress", defined as when over 30 per cent of income goes to rent or mortgage payments. This is especially stressful for a single mother on income support who has no access to emergency funding for incidentals. The Grattan Institute's recently-released report on housing affordability finds that all households are spending more on housing, but particularly low income earners, and this is due to a boost in values for cheaper dwellings (Daley & Coates, 2018). The Household, Income and Labour Dynamics in Australia (HILDA) Survey confirms that it is single parents who are experiencing the greatest financial stress from the rental market (Ross, 2018).

Experiences of single mothers

All of the women we spoke to were struggling financially on Welfare to Work, regardless of whether they were engaged in employment. Rather than increasing financial security, Welfare to Work created day-to-day and longer-term financial insecurity for the women we interviewed.

Carla's plans are simply day-to-day survival. She does not see any way to improve her financial security just now, and managing incidental expenses is difficult or impossible.

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

While Kristen was coming from an executive position, the Newstart Allowance is too low to even cover her mortgage. She worries that if she doesn't land a new position soon, she will need to sell her home.

For women on Welfare to Work, the eighth birthday of their youngest child is a dreaded day because it signals the move to the lower Newstart Allowance. Georgia said her son's upcoming birthday keeps her up at night wondering how she will make ends meet. Imara is concerned that she will need to drop her university study when her son turns eight in the near future.

Katie was recently moved onto the Newstart Allowance. Her current level of financial security is a great source of stress as she is barely able to cover her normal expenses like food, rent and bills, leaving her unable to raise money for incidentals. 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". Given her experiences thus far, Welfare to Work will not be able to assist with this. She doesn't have much hope that a prospective employer would hire her with both her and her child's health considerations, and 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 ... [Moving onto Newstart]
I am almost financially crippled now.*

Amanda's current level of financial security is very low and she often considers asking her family for financial help in order to eat. However, she usually doesn't ask, explaining, "I prefer not eating so well as I have asked them to help out with money too often."

Georgia lives week to week financially with no family or friends to assist with incidentals. She says the policy is creating barriers to her financial security, for example through unnecessary appointments that are sometimes difficult to make. Georgia hopes that her degree will help her to gain meaningful and secure employment to lift her and her son out of poverty.

Freda said moving onto Welfare to Work resulted in a large reduction in her income support payment. She says:

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.

Natalie says that stopping what she is doing to "go to tell them what I'm doing" further erodes her financial security. She currently has a car in the driveway which she can't afford to fix; she is also badly in need of dentistry work which is also unaffordable for her.

Emily has been a single mother for nine years, and has prioritised paid work, enrolling her son in child care from the age of six months. In the past she received minimal 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 has to stay at home alone or go to vacation programs in the holidays. While Emily has never had problems with compliance as she has never been unemployed long enough, she said that Job Active Providers "won't touch you for 13 weeks" after registration. In this light, the policy was poorly designed to address her specific needs, but rather made things harder through the long wait period and other barriers to accessing help. She says:

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.

Jess has always prioritised employment and her story, told below, is a good example of how policies frustrate women's attempts to improve their financial security. For Jess this includes time off from employment to attend meaningless compliance meetings, and having her payments cut when she missed a meeting that was scheduled at the last minute. Further, Jess expresses frustration that the policy is not designed to help her in the way she needs it most – through covering the financial gaps resulting from irregular employment that doesn't provide paid leave.

Financial insecurity

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

Financial insecurity (cont'd)

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 her Parenting Payment Single was 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.

Poor policy implementation and excessive compliance inhibit women's efforts to become self-reliant

Context

Welfare to Work reforms were introduced in order to “focus on encouraging self-reliance and recognising the capacity of many recipients to work part time” (Australian Government, 2005, p.1).

The policy is implemented by independent contractors – known as Job Network or jobactive providers (“providers”) – who are contracted by the government to provide job placement services and to monitor compliance of welfare recipients (Australian Government Department of Jobs and Small Business, 2018).

The government has contracted 65 services to assist an estimated 750,000 jobseekers annually in exchange for \$7.3 billion in payments over five years. According to the Department of Human Services, providers have been tasked with helping job seekers with mutual obligations requirements to access the following support:

- Job search assistance and training
- Accessing local jobs
- Access to computers, phones and stationery

Payments are administered using a bonus system, which encourages providers to push clients towards certain outcomes regardless of individual circumstance. Further, despite the complex barriers to employment faced by individuals enrolled under Welfare to Work, providers are unable to offer tailored, specialised services. Their options for supporting individuals into work are extremely limited.

Providers are not required to have specialised skills, training or accreditation to work with vulnerable people. An assessment of frontline staff found that nearly 37 per cent held a TAFE or vocational certificate as their highest qualification, while only 20 per cent held an undergraduate degree. Nearly a quarter indicated their highest degree was a Year 12 or below. Slightly over half (56 per cent) indicated they had received formal in-house training (Lewis, Considine, O'Sullivan, Nguyen & McGann, 2016).

Frontline staff perceived that 43 per cent of the clients they saw also experienced compromised mental health, and 60 per cent were considered “difficult to place” (ibid.). Despite this, the majority of decisions made on behalf of clients were not

based on client preferences (“very influential” for 19 per cent of responders), but the government’s mutual obligation policies (46 per cent responded as “very influential”) (ibid.).

Experiences of single mothers

Our interviews showed that jobactive providers were unable to link women with employment that matched their experience and skills nor were they able to support long-term career goals and aspirations. Available jobs were limited to the providers’ existing contracts such as those in manufacturing and hospitality.

For the most part, jobactive providers were unable or unwilling to assist with job searches, CV writing, networking or other activities that would build self-sufficiency and improve job prospects.

Two women with a desire to start a business said that jobactive providers did not have the knowledge to assist them, while another participant who had already started her own business was barred from having her work building up a client base considered as an approved activity.

For those women already undertaking some employment, study or entrepreneurial activity, Welfare to Work commonly inhibited their progress due to compliance requirements. Volunteer work was not recognised for one participant, while others had to leave work to attend compulsory meetings.

Obligations unhelpful

None of the women who spoke to us found the obligations helpful to their situation.

Erica said she found 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. Freda told a similar story of being sent on compulsory Excel and MYOB courses that were irrelevant to her.

Eliza attests to the rigidity of the system. Her freelance work provides her with the flexibility she needs to care for her children and also helps her manage an accident-related injury that can make it difficult to work at times. While she may work 20 hours one week and 45 the next, this inconsistency does not suit the reporting requirements for the provider, who has asked her to report an average rather than the actual number of hours worked.

While looking for an executive position, which can take more time, Kristen's provider has encouraged her to "fake" job applications in order to remain compliant. Further, she was threatened with being put on Work for the Dole if she takes too long to find her own employment. At a recent meeting Kristen had not achieved her target of applying for five positions in a week. The provider put her through as compliant but told her "next time I won't ... You'll have to take it up with DHS".

Carla questioned the logic of a system which forces single parents to work, thereby incurring child care fees, in order to continue receiving government benefits. In her own experience she sometimes had trouble meeting compliance when it came to finding child care on short notice to attend interviews. However, the provider was unable to assist her with these barriers. She felt the providers viewed her as being overqualified and left to her own devices and resources.

Provider accountability is to the government, not to clients

Katie felt that the provider only saw her to meet their own obligations. Due to limited job vacancies in her town, and particularly considering her age, abilities and training, Katie was expected to apply for a number of jobs that just didn't exist. She then had to attend meetings with her jobactive worker when she had 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. She 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 the policy 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.

Natalie says the provider is focused on doing the job they are paid to do, which involves ticking boxes rather than providing viable assistance to securing employment. She says there is no allowance made for her autism; in fact, it is not even noted in her file.

"Compliance" is ill-defined at times

Amanda complained of "moving goal posts". While her study was originally approved to meet her mutual obligation requirements, this approval had to be re-negotiated every time she visited the office, which involved approval from supervisors. She found this extremely stressful, making it difficult to commit to long-term plans and worrying that the day may come when she would be forced to give up her study. Ensuring she met compliance, including attending meetings, meant she could not take on a casual position as a teaching assistant, which would have accommodated her study and her children's school holiday schedule.

Difficulties in maintaining compliance

All of the women expressed difficulty meeting their obligation requirements. Gloria's response was to be hypervigilant and ensure everything was documented. She makes a point to get things written and signed in hard copy as she has found that

consistency and accuracy in note-keeping is not a strong point of the Job Network Provider, and if anything is missed she will have to struggle with a lack of income as well as rectifying the error. Gloria feels that she is seen as difficult when it comes to her compliance because she asks questions, and quite often has to correct staff on what they ask of her.

Lauren takes a similar approach, following up on every interaction between Centrelink and her provider to ensure there is no miscommunication. This means she spends hours of her time on hold with Centrelink.

Meeting attendance is inconsistently penalised

While there were various obligations that they were required to meet, the primary difficulty participants spoke of was attending meetings. Patti was told she didn't have to go to the meetings for the "Christmas break", which she believed to be the whole school holidays. 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 attend meetings over this period, so she ignored it. The provider said the break was only over the "Christmas period" although he couldn't clarify 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.

Conversely, Billie was told to come in for her meeting over the Christmas holidays, 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 she came in over the holidays. When 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."

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

Sacrificing paid employment to remain compliant

Some women reported leaving paid employment in order to attend meetings. Gayle was technically exempt from attending monthly meetings because she was on a contract for 30 hours per week. However she continued to attend meetings because she found her payments were cut if she did not.

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 not be complying. She 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 more vulnerable at work. In the end, Freda elected to move onto Austudy which was 20 dollars less per fortnight and for her also involves a five hour commute to university.

However, she says the long commute and the reduction in pay is worth it to be free of Welfare to Work. She says:

Welfare to Work suddenly makes Centrelink look awesome. [The providers] just don't seem to know your name or who they're seeing or what you're doing or anything else.

The consequences of having payments cut

To be labelled non-compliant resulted in severe consequences for the women in our study because it often resulted in payments being cut. None of the women we spoke to could afford to be without their payments for even a short period of time. For most of them this resulted in hypervigilance.

Lauren had a Centrelink exemption in place due to her ongoing experiences of intimate partner violence, but they were short term in nature and she was not informed when they expired. Therefore she was often tasked with both having her payments reinstated as well as securing another short-term exemption.

Paula was working part time but occasionally missed meetings due to experiencing family violence. When this happened, there was no flexibility in the system despite the dangerous situation she was in. She says she was "fined" 50 dollars per day until her reinstatement meeting.

Many women were told that if their payments were cut, whether due to non-compliance or to clerical error, they should not worry because it would be repaid at a later date. The providers did not seem to understand that their clients cannot afford to be without their payments. Freda, for example, was reassured more than once that if payments were delayed (for example, for not attending a meeting), this would be rectified down the track.

Heidi said that 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.

Margot's story on the next page illustrates how conditionality can interact with intimate partner violence to create untenable situations.

Policy implementation and compliance

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.

Policy implementation and compliance (cont'd)

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.

Post-separation abuse adds to women's financial insecurity

Context

Women are at higher risk of experiencing all forms of violence and abuse from an intimate partner compared to their male counterparts. Our Watch reports that one in six Australian women has experienced physical or sexual violence from an intimate partner, which is almost triple the rate for men (Our Watch, 2018). Experiences of violence have a profound impact on women's health and wellbeing, and can lead to chronic physical or psychological impairment and ongoing trauma for both women (Ellsberg, Jansen, Heise et al., 2008) and children who are exposed to violent acts (Evans, Davies & DiLillo, 2008).

Abuse can take many forms and is intended to humiliate, manipulate and control (Strauchler, McCloskey, Malloy et al., 2004). Intimate partner violence is "a pattern of assaultive and coercive behaviours, including physical, sexual and psychological attacks, as well as economic coercion, that adults or adolescents use against their intimate partners" (UN Women, 2018).

Economic abuse is a form of intimate partner violence and has been defined as behaviours that are intended to "control a woman's ability to acquire, use and maintain economic resources" (Adams, Sullivan, Bybee & Greeson, 2008, p.564). It often presents with other forms of abuse and can continue long after the relationship has ended. Economic abuse can be perpetrated in a broad range of ways, but a few examples include restricting access to bank accounts; denying access to financial information and decision-making; forcing or tricking a woman to take on debt that she did not accrue; registering shared bills or capital purchases in the woman's name; sabotaging education or employment opportunities; and financially monitoring, over-controlling and scrutinising the woman (Corrie & McGuire, 2013).¹⁰

There is clear evidence that abusive relationships, whether involving physical or other forms of control, have a significant and long-term impact on women's health. Abusive relationships are correlated to poor overall physical health, including sleep disorders, an increase in chronic conditions, and reduced reproductive and gynaecological health. They are also linked to severe mental health effects, including experiences of post-traumatic stress syndrome (PTSD), anxiety, depression and self-harm (Dillion, Hussain, Loxton & Rahman, 2013).

The coercive control that is at the heart of abusive and violent behaviour makes it extremely difficult and dangerous for women to leave (Richards, 2017; Dobash, Dobash, Cavanagh & Medina-Ariza, 2007). They are often required to take extreme measures to keep themselves and their children safe, which can include relocating

¹⁰ The full list can be viewed at https://www.goodshep.org.au/media/1223/economic-abuse_final-report.pdf p.1-2.

and thereby leaving social supports and employment, ceasing to pursue child support, accepting debt or forgoing assets, and other actions which lead to more precarious and impoverished situations. This results in women experiencing high levels of social isolation, poverty, reduced educational opportunities and poorer employment outcomes (Ayre, Lum On, Webster, Gourley & Moon, 2016). Further, former partners often employ the judicial system to continue to assert control over them (Douglas, 2017; Toews & Bermea, 2015; Flood, 2010).

In sum, experiences of intimate partner violence are not discrete but often continue in various forms long after the relationship has ended. In spite of the evidence base, post-separation violence and abuse is seldom considered in the implementation of the Welfare to Work policy. The National Social Security Rights Network's recent report shows that women leaving violence are generally poorly supported by government income support processes when they need it most (Cameron, 2018).

Financial insecurity is the primary reason that women return to abusive relationships, and income support policies have the potential to play a critical role in ensuring women have better options post-separation. A recent Australian study indicates that the reduction in income support payments resulted in a significant number of separated women repartnering quickly, and the majority of these returned to former partners (Fisher & Zhu, 2016). The financial pressures created for single mothers from low income support payments may therefore be inadvertently encouraging them to return to abusive relationships.

Experiences of single mothers

Eight of the women who shared their stories with us said that family violence was the reason why they had become single mothers. Some said while they struggled more financially, it was a better decision to leave a toxic or abusive relationship, while others said they still carried guilt about leaving their former partner.

Some women provided details about how violence from ex-partners continues to impact their financial security, and how this situation was exacerbated under Welfare to Work. Ingrid has been a single mother for five years, with a child who is eight. As a family law professional, her ex-partner has been able to consistently find loopholes to avoid making any child support payments. Although Ingrid and her daughter have not seen him for four years, his name is still on the mortgage for her home. Ingrid would like to purchase the house outright but he owes her \$35,000 in mortgage repayments. This leaves her in a very difficult financial situation since she can neither purchase nor sell the house without his input.

Paula described the psychological toll of exiting an abusive relationship, and the difficulty of having to tell her story repeatedly to providers. As she was explaining her situation to her first provider, the woman was unsympathetic and instead sent her to short courses, which was piled "on top of my life break down, parenting and work".

Paula says:

I was happy to be looking for work but when you're in a bad place emotionally due to family violence you feel stuck.

For Margot, some of the compliance actions taken by Centrelink placed her in a vulnerable position regarding her former partner's poor financial management and meant she had to withdraw from receiving the Family Tax Benefits.

Eliza separated from her former partner due to experiences of intimate partner violence. She has a settlement from an accident-related injury which provides some financial buffer, but she is spending it down in a protracted child custody case. She says the courts are aware that her former partner is abusive and also has drug and alcohol dependency, yet the court case drags on, taking up her time and depleting her financial resources.

Lauren was in the midst of dealing with post-separation abuse. Her story is told below. Some of her former partner's actions are deliberately targeted to disrupt her relationship with Centrelink, which has made her small income support insecure. Further, there is no medium to long-term option for receiving a family violence exemption, which means she is always at risk of having her payments cut due to non-compliance.

Post-separation abuse

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 health care 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."

Post-separation abuse (cont'd)

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.

Aggressive behaviour from providers erodes women's motivation and agency

Context

Hostile interactions with government service providers, including verbal forms of aggression and what is sometimes referred to as “micro-aggressions” have been identified as a recurring issue for people who interact with the government in the role of applicant (Natalier, 2017; Ramsay, 2016).

In the Australian context micro-aggressions have been described as “expressions of systemic power inequalities” (Natalier, 2016). Job Network Provider interactions create ideal conditions for this behaviour to occur without repercussions to the aggressor due to the power dynamic of financially-dependent income support recipients requiring compliance approval from the service provider. The effect “is often to marginally reduce the confidence, self-esteem or effectiveness of the target persons” (Ross-Sheriff, 2012, p.234), which undermines and limits a person's ability to exercise their agency.

Aggressive interactions may come from a place of hostility, insensitivity, misunderstanding or ignorance. Given the social discourse surrounding single mothers is negative (Wilcock, 2014; Wolfinger, 2017) aggressive behaviour may be normalised and “invisible” in the context that Job Network Providers operate within.

Research by Liegghio and Caragata indicates that aggressive treatment of single mothers by those services who are tasked with supporting them can be detrimental to their mental health and overall wellbeing. They found that individualising and personalising women's poverty, including highlighting their unemployment status, meant that single mothers were stigmatised as irresponsible and incompetent (Liegghio & Caragata, 2016, p.17).

Experiences of single mothers

Within this environment of power imbalance, the single mothers we spoke to felt they had the choice to either self-monitor and be hypervigilant in their interactions in order to maintain compliance or risk being viewed as a “trouble maker”, risking a punitive response.

Several participants reported that their caring responsibilities were not understood or valued by jobactive providers, particularly in relation to casual and contract work and the difficulty in reconciling these roles with child care availability. Many women felt that their complex individual circumstances and the efforts they made within these constraints were not be recognised by providers.

Many of the women interviewed described interactions that involved intimidation, threats, bullying and abuse.

Gayle says all of her interactions have been “disrespectful”, and that in her experience all of the providers seek to use their power over her and other clients as well.

Paula says, “They have too much power,” and said her provider kept trying to force her into actions she was in no position to take due to ongoing experiences of intimate partner violence.

Ingrid, who has lived in Australia for 20 years and earned a master’s degree from the University of Melbourne, reported that she was assigned to a staff member who spoke slowly to her, as if to a child, and asked her if her degree was the equivalent of an Australian Year 9. Further, she experienced sexual harassment from him.

Natalie is highly skilled and engages in contract work so that she can also care for her children. She received a call from her jobactive worker who asked her to print off a document; when she explained that she had no access to a printer, he yelled at her. She says she feels sick before every meeting, worrying about what will be required of her next. Natalie 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”. She adds, “The government must hate women.”

Jess said some staff have been kind and respectful, but the majority behave as though she is an inconvenience. She says: “Instead of support we get scepticism and mistrust.”

Kristen commented that her provider is both inefficient and lacking in empathy, and needs to be more humane.

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.

Heidi describes regularly seeing and hearing a disrespect for individual privacy, although she has not experienced this herself. She says:

It's not in muttered tones, it's "well you've come here and because you didn't get paid last week you'll get \$100 next week"; you know they're not private at all with people's information. I would say something straight up, but you can tell there are people who don't have the confidence or maybe it's not part of their culture to say, "Excuse me? Can you keep it down? You're actually being very rude and this is my

private information.” So they ask you to give your numbers and all those sorts of things which are very private in front of everybody; it’s not like they quietly type it in.

Margot refused to sign a Job Plan which had not previously been shown to her, which resulted in her payment being stopped. When she made a formal complaint she was forced to re-engage with the same provider. Further, her relationship status was changed without her consultation, which she believes was a retaliatory action.

Stephanie’s full story is provided as a case study for micro-aggressions. She felt targeted by Centrelink and the provider as a “troublemaker” and suspects that they made things deliberately difficult for her as a consequence.

Aggressive behaviour and erosion of agency

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.

Aggressive behaviour and erosion of agency (cont'd)

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 ATO 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.

Summary of findings

The following observations summarise the narratives provided by the 26 research participants:

1. **Welfare to Work is not meeting the stated goal of improving workforce participation.** With a few exceptions,¹¹ the women we talked to did not benefit from employment contacts, training, support to start their own business, or assistance with achieving training or education goals. The vast majority of the research participants found their employment through their own efforts, and those who were starting up a small business or furthering their education were doing so despite the lack of support provided to them by their provider. Providers often stated that they were unable to offer any useful assistance. The research participants all felt that their frenetic attempts to remain compliant were not about helping them achieve employment, but were merely “box ticking” to enable the providers to remain compliant with government funding requirements.
2. **Welfare to Work is not meeting the stated goal of self-reliance.** Many of the women we talked to already possess the intrinsic motivation needed to seek employment. They have maintained their motivation and many have furthered their personal and professional goals, for example studying or establishing a business. Many showed high levels of determination to make good choices for their family's wellbeing. However these efforts have been at their own initiative and expense and have not been supported by the Welfare to Work policy. While they rely on income support to make ends meet, research participants indicated that not only did the policy not support them, it actually created barriers to achieving their goals. Participants were required to fit mutual obligation requirements around their parenting duties and the activities they undertook to further their goals.
3. **Welfare to Work is not meeting the stated goal of improving financial security.** For many research participants, essential costs such as food, rent and transportation are a struggle. Some reported going without eating while others had to access the food bank, draw on savings or rely on family. Further, many of the women had experienced having payments cut due to non-compliance or miscommunications between Centrelink and their provider, and all of them indicated it was left to them to navigate the system and self-advocate to have payments reinstated. Working additional hours does not increase their income because the difference is subtracted from their Centrelink payments, resulting in a disincentive to work. Only four out of the 26 women were relatively confident they would be able to raise \$2,000 in an emergency and that this would come

¹¹ One woman was assisted to attain her driver's licence, one received a part-time position, one received help with TAFE fees and one had her study count towards compliance requirements.

from either borrowing (usually from their mothers) or selling capital assets, which overall indicates a lack of improvement to financial security.

4. **Single mothers are being forced into making decisions which often work against the financial security and wellbeing of their households.** This includes being forced into precarious employment rather than being supported to create a viable pathway into secure, well-paid employment and/or to pursue individual goals. Further, onerous compliance requirements often forestall active engagement in paid employment and/or other activities that could lead to financial security. Several research participants stated that their role as mothers was not understood or respected, nor the steps they took to accommodate the needs of their children and work around their schedules. No provision is made for addressing the ongoing needs of women who have left abusive relationships, including those who are experiencing post-separation abuse or those with disability, poor physical or mental health or intensive caring duties.
5. **Welfare to Work appears to be founded on erroneous assumptions about clients, including that they are unemployed and/or disengaged.** Our research participants did not reflect this assumption, with less than one third (eight women) being unemployed. Of this group, six women felt unable to engage in paid employment for a range of viable reasons while only two were between jobs and actively looking for work. Over two thirds of our research participants were actively participating in employment, with seven in part-time and/or precarious casual or short-term contract employment, five starting up or operating a small business, and six employed in stable, career-oriented positions.
6. **Providers were focused on remaining accountable to the government rather than to their clients, and even those staff members who were courteous or concerned had very little to offer in the way of practical help.** At the implementation level, Job Network Providers showed little capacity to deliver an individual response that was tailored to the experience or education level of the participants, particularly in light of their child care responsibilities as single parents. Rather, there was a strong focus on ensuring clients remained compliant with an inflexible system which could not accommodate their strengths or their constraints. For example, some women were asked to “fake” job applications.
7. **Many individuals appear to be referred to Welfare to Work when they are not in a position to participate in employment.** This included experiences of poor physical or mental health, past or ongoing experiences of intimate partner violence, intensive caring duties, disability and clinical diagnoses. Despite this, very few women received referrals or assistance from their provider to access more intensive or tailored support. Further, they were expected to continue meeting standardised compliance requirements or to repeatedly navigate

bureaucratic processes in order to receive temporary exemptions. Subjecting these women to the punitive model of compliance and sanctions significantly added to their distress while failing to provide any positive assistance to them.

8. **While some providers are courteous, others engage in intimidation, threats, bullying and abusive interactions with clients.** There were several stories of women being the target of disrespectful behaviour, leading to humiliation and distress. This points to two systemic issues: a) the outcome of having unqualified individuals and agencies interacting with highly vulnerable populations (often with complex needs) on the government's behalf; and b) the misalignment of accountability, which resides between the provider and the government rather than between the provider and the client.
9. **Welfare to Work policies are not consistently interpreted and applied by providers.** A recurring theme from our research was consequences women experienced for missing a scheduled meeting which, even if they called in advance to reschedule, could lead to payments being cut. Perversely, this meant women sometimes left employment to attend meetings with their provider.
10. **Job Network Providers were dismissive of the importance and impact of being labelled non-compliant, and thus receiving a suspension of payments, on the participants' lives.** Nearly all (24 of 26) of the interview participants came across issues beyond their control in meeting compliance at one point or another as a result of ambiguous interpretations of policy by providers. In each case, it was the responsibility of the client to rectify the situation and ensure that payments were reinstated. While providers often gave reassurance that the funds would be reimbursed, they did not seem to realise that their clients had no buffer even for a short delay in receiving payments. This was one of the most stressful and anxiety-provoking aspects of the policy for the women in our research, and the reason why they self-monitored to a high degree to ensure they remained compliant.
11. **The Welfare to Work policies do not take into account the structural barriers that women have to engaging in secure and meaningful employment.** The primary concern of the women we spoke to is the care of their children. Finding ways to engage in meaningful employment while also providing quality parenting is challenging due to the nature of the labour market, including limited employment rights to support the balancing of work and caring responsibilities. While many women experience systemic discrimination in the Australian labour market, single mothers are particularly disadvantaged given they must get by on one income.
12. **The low rate of the Newstart Allowance exacerbates poverty and creates additional barriers for single mothers to enter employment.** This was a recurring theme from the women we talked to, and was bolstered by stories of what was not affordable on the Newstart Allowance, including transportation, child care, medical or dental expenses, and at times food.

13. **For single mothers, engaging in employment did not equate with financial stability.** Even for women who were in well paid, secure employment with a viable career path, the struggle of maintaining full-time employment hours or erratic shift work hours while also caring for their children and maintaining their household was often untenable.
14. **In spite of negative experiences with Welfare to Work, women displayed persistence and courage in the face of adversity.** The women we spoke to displayed determination and grit in response to the challenges they faced. While many felt that jobactive and Centrelink staff did not value their role as mothers, the women we interviewed all took great pride in their mothering and understood its social value. Several interview participants are pursuing their goals while continuing to support themselves and their children in spite of the pressures of poverty.



Conclusion and recommendations

The stories gathered from the 26 women interviewed for this report put a human face to stark statistics on single parent poverty in Australia. While each experience has its own unique features, the common theme is that Welfare to Work is failing to deliver on its stated policy aims. In doing so, it fails vulnerable women and children who bear the economic, social and health costs that ensue.

In response to our findings we make a series of detailed recommendations on pages 18-20 for policy change, grouped under the following principles:

- Align Welfare to Work policy to client needs
- Ensure jobactive and Centrelink staff are equipped to build on clients' own motivation and capability, and to provide holistic, person-centred support to vulnerable clients
- Strengthen accountability and participatory structures between the jobactive providers and the clients
- Adapt Welfare to Work policy so that it supports long-term goals and meaningful educational and employment outcomes
- Mutual obligation requirements should encourage meaningful educational, volunteer and employment activity
- Redesign Welfare to Work to lessen punitive conditions elements and assist people out of poverty

While our findings are small-scale, they mirror longitudinal evidence collected in the United Kingdom which shows that a harsh regime of welfare conditionality is largely ineffective and rarely results in shifts from income support into secure employment (Dwyer, 2018).

This study should give pause for thought for Australian policy-makers as they show what could happen to single parents and other recipients of income support in the long term should welfare conditionality be tightened further in Australia. An alternative future is one where social security is guided by human rights principles and an investment in individual capability and agency.

Intrinsic motivation and capability were evident in all of the women we interviewed. In spite of their negative experiences with Welfare to Work, women displayed considerable persistence and courage in the face of adversity. All of the women we spoke to understood the value of their role as mothers, even if they felt that jobactive and Centrelink did not. Several women are pursuing long-term goals and aspirations to support themselves and their children in spite of the pressures of financial insecurity and a harsh and inflexible compliance regime. We hope this report will ensure their voices are heard.

Appendix

Interview questions

Part One – Participant background

1. What term would you prefer me to use, eg single mother, sole parent?
2. What ethnicity do you identify yourself as?
3. How long have you been a single mother?
4. How did you come to be a single parent [or other identification]? (ie was it a personal choice, marriage break down, death of partner, etc)
5. How do you feel about being a single mother? (eg socially, emotionally)
6. Do you participate in paid work?
7. How do you find managing these roles (mother/unemployed worker)?
8. How long have you been in the Welfare to Work program?
9. What would you like to be doing? (ie working/parenting/both/ studying, etc)

Part Two – Knowledge and preconceptions about Welfare to Work

10. What is your understanding of the Welfare to Work policy?
11. Have you ever come across challenges with regards to meeting compliance? (examples?)
12. What has been your experience so far of being on the Welfare to Work program? (examples?)
13. How do you feel you are viewed by service providers? (examples?)

Part Three – About the experience

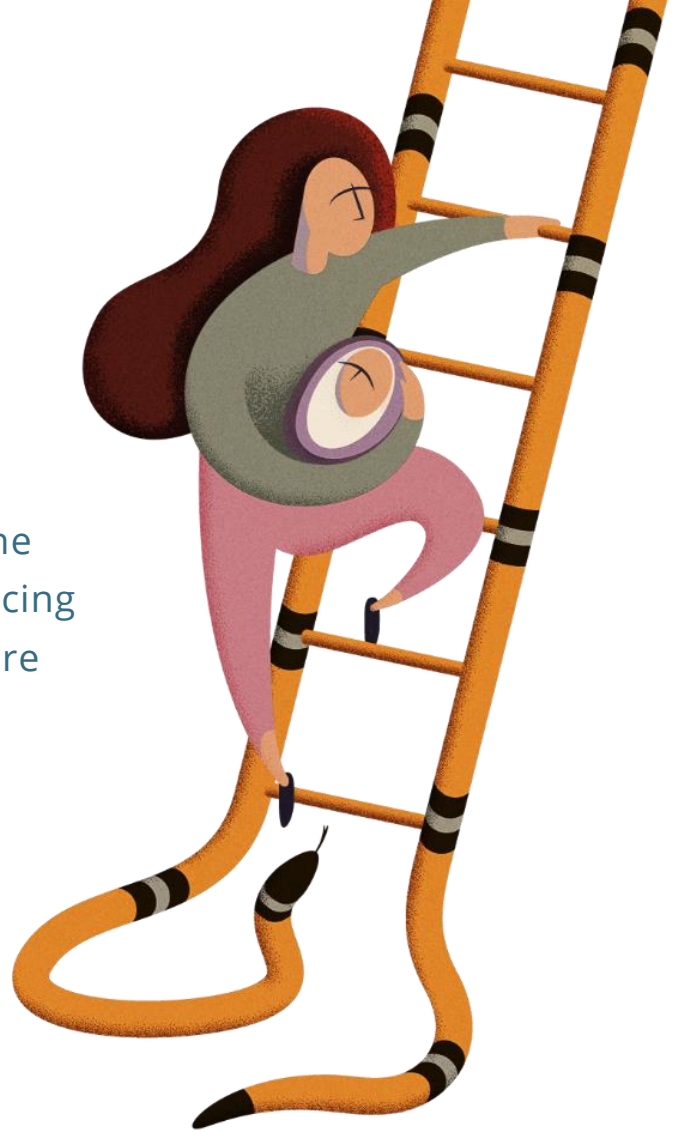
14. What has been your experience of the workers' behaviour and attitudes toward you?
15. How do you usually feel at the beginning of your meetings?
16. How do you usually feel at the end of the meetings?
17. Did the service provider perform the role he/she is supposed to perform in your eyes?

Part Four – Financial security and personal agency

18. Has the program helped you overcome barriers to your financial security?
19. Has the program created barriers to your financial security?
20. How would you describe your current level of financial security? Eg could you raise money in an emergency?
21. What are your plans for the future?
22. How do you think the program could assist with that?

Overall comments?

We hope this report will ensure the voices of single mothers experiencing financial insecurity through Welfare to Work will be heard.



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