

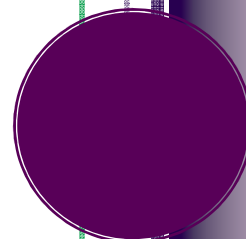
Mothers Experience of Private Collect



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& of Single Mothers
Their Children Inc.

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National Council of Single Mothers and their Children

is well placed to provide a solid perspective; we drawing from the lived experience of single mother families, and in particular families who are low income and contend with hardship and violence. NCSMC has an established history as a continual participant in the Child Support National Stakeholder Engagement Group (since inception). NCSMC has delivered a range of policy and research papers, participated in consultation such as the Australian Law Reform Council, the White Paper on Delivering Reforms and has been a key voice in the context of child support and family violence. We make public commentary, present evidence at Inquiries and provide individual and systemic advocacy. This paper was sent to all mothers who added commentary and shared their experience (beyond the survey) before presenting it to the Department of Social Services.

*“1 in 4 children living
in a sole parent family
will be impacted by
poverty”*

Hilda 2013

The Research was ‘Funded by the Australian Government Department of Social Services’; and

‘The opinions, comments and/or analysis expressed in this paper are those of the authors and do not necessarily represent the views of the Minister for Social Services, and cannot be taken in any way as expressions of Government policy’.

Private Collect

The National Council of Single Mothers and their Children Incorporated (NCSMC) welcomes the opportunity to research and report on mother’s experience of private collect - child support. Collection and *compliance* is the core function of the child support scheme. As private collect now exceeds agency collect as the most used collection method by child support customers it’s essential that we understand how it is working on the ground, explore options to improve the process, raise concerns and present information for the department to consider.

Executive Summary and Findings

The findings of our research indicate that there is a need and an opportunity to improve the understanding and outcomes of private collect-child support.

Importantly, this research indicates that the assumption that child support is paid in full and as per the agreed arrangements made by the parents is incorrect. The findings of the survey (96) respondents found that a quarter did not receive child support. This figure was slightly lower than the (31) attendees at two face-to-face meetings. At these meetings 31% reported that they did not receive child support in a private collect arrangement and a further 37% discussed sporadic and/or partial payments. Private collect, despite the transfers of payment being premised upon a parent *agreed* process, findings revealed there was high percentage of 'chasing', 'catching up' and 'exhaustion' reported by mothers (payees). The consequences of partial, late, sporadic and non-payment impacted upon security and well-being for the children. Mothers reported impacts on housing security, putting food on the table and accessing adequate health care for their child. These and other services, which the community views as 'essential' and/or 'basic', were highly reported as the lived impacts of non-compliance.

This survey; its responses, additional comments and further information provided by respondents indicate that there is confusion and erroneous knowledge with regard to private collect. An unexpected findings was that the 'comments' provided within the survey gave unsolicited accounts of mothers (payees) been transferred from CSA collect to Private Collect without their endorsement. NCSMC will modify our information to include a statement that will respond to this matter and will also raise it as an 'emergency issue' to be discussed within the *Child Support Stakeholder Engagement Group Meeting*.

The survey was designed to capture and understand the experience of private collect for mothers in the context of family and domestic violence and we welcome gaining further insights. This was deliberate as the non-payment within private collect is often reported to NCSMC in the context of mothers' experience of family and domestic violence. NCSMC acknowledges that this understanding is due to the contact and the reason for mothers seeking assistance and support from NCSMC. We wanted to 'test the waters' and gain an understanding if this impacted on mothers more broadly. The findings reveal that private collect has a set of concerns for these mothers and although we cannot recommend that this option is not available additional safety guards need to be implemented. NCSMC can appreciate the principles of *flexibility* and *choice* that are associated with private collect child support and do not wish this option (when working in the way that it's intended) not to be available. However, there are some disturbing flaws associated with private collect and to this end we make some first-cut recommendation for consideration by Department of Social Services and DHS – CSA. NCSMC is also open to providing a copy of the survey, minus identifying information, and also be available for discussion.

Private Collect

1. **Making an informed decision:** when commencing a child support assessment and electing a private collect NCSMC recommends, at a minimum, the CSA contacts the mother at several points and before reaching a nine-month period. We note that this is the most extended period that CSA can collect private collect debt, and in making this recommendation we support that a new elected collection method should be granted this timeframe. The contact will ascertain if the payments are occurring in full and as per the negotiated agreement. CSA to inform the payee that CSA collect has a range of enhanced enforcement mechanisms and that **a)** they can transfer to agency collect without the endorsement of the payer **b)** the impacts on family payments and **c)** arrears within private collect can only typically be collected for a three-month period while agency collect has no time limit.
2. **Proceed with extreme caution:** Mothers, who have safety concerns, risk or subjected to post-separation violence for self and/or children, should be provided with information regarding all of the available exemptions and receive the support to access them. We strongly cautioned against a private collect as the child support option. NCSMC views that private collect exposes women to more duress, safety concerns and with a greater likelihood that the non-payment will be used as a form of family and domestic violence.
3. **Transferring** to a private collect. NCSMC recommends the mothers who transfer from and agency collect to private collect be offered the same supports and advice as above in *Recommendation 1 and 2*.
4. **Child Support Debt** and compliance, the 'assumed' 100% compliance within private collect is disingenuous and should cease.
5. **Training** of staff to provide factual and objective information and do not encourage mothers to 'persevere' in a private collect - child support arrangement. Information regarding transferring to a CSA collect should be provided. NCMSC remains concerned that there is a 'push' and targets that influence the CSA, and result in a collection method (private collect) that is not suited to the particular circumstances.
6. **Private collect** has now surpassed agency collect as the most common form of collection. Given the predominance of private collect it would be most timely for a comprehensive review undertaken by an independent research body with a steering committee made up of key stakeholders.



overview of research methodology

Electronic survey

The principal methodology used for this research was an online survey. The survey was promoted through the National Council Single Mothers and their Children Inc (NCSMC) social media and networks as well as other electronic sites that provide support and assistance to single mothers.

The survey was anonymous but it provided respondents with an opportunity to make further comment and to discuss their experience of private collect in person. NCSMC contacted the respondents via the provided email address to further discuss their experience of a private collect agreement.

The development of the survey

NCSMC, the Department of Social Services (previously FaHCSIA) and the Child Support Agency shared a quest to explore and gain a better insight into Private Collect - Child Support. Consequently, there were two telecons and a set of questions provided from the government which NCSMC incorporated into the survey. Furthermore, at the onset of the planning for the research NCSMC contacted two groups who represent separated-fathers to ascertain if they had a view about private collect and father's experience, the informal feedback provided a sense that it is not a contentious area and there was not a key issue identified.

NCSMC conducted two focus groups after receiving a letter of offer from FAHCSIA and before the funding agreement. A key learning from the focus group was the confusion regarding what constitutes a private collect. Consequently, the first question also presented a definition; *A Private collect is when the amount is accepted or made by the Child Support Agency/Court but the payment arrangements are negotiated between parents*

NCSMC completed a review of 'emerging issues' as presented by stakeholders through the child support stakeholder engagement group meeting (2011, 2012, 2013).

The first draft questions were developed with the above steps and seeking the input from the National Advisory Committee. This committee is part of the NCSMC and is made up of academics, specialist service providers, single mothers and single mother advocates many of whom had experience with private collect child support.

Questions were then presented to a small team of academics for further rigour and scrutiny to ensure that we have confidence in the survey.

Private Collect

Survey questions

1. *Do you currently have, or have you had a Private Collect Agreement? Private Collect is when the amount is accepted or made by the Child Support Agency/Court but the payment arrangements are negotiated between parents.*
 - ☐ Yes
 - ☐ No
2. *Do you receive child support?*
 - ☐ Yes
 - ☐ No
3. *Have you re-partnered?*
 - ☐ Yes
 - ☐ No
4. *How many children are part of the Private Collect Agreement?*
 - ☐ One child
 - ☐ Two children
 - ☐ Three children
 - ☐ Four or more children
5. *What are the ages of your child/children?*
 - ☐ Under 12 months
 - ☐ 1 to 2 years
 - ☐ 3 to 5 years
 - ☐ 6 to 12 years
 - ☐ 12 to 14 years
 - ☐ 14 to 18 years
6. *What is the care percentage stated on your Private Collect Agreement?*
 - ☐ 0 to 3% (0-51 nights per year)
 - ☐ 14 to 34% (52-127 nights per year)
 - ☐ 35 to 47% (128-175 nights per year)
 - ☐ 48 to 52% (176-189 nights per year)
 - ☐ 53 to 65% (190-237 nights per year)
 - ☐ 66 to 86% (238-313 nights per year)
 - ☐ 87 to 100% (314-365 nights per year)
 - ☐ Other (please specify)
7. *Is the care percentage above accurate for your current situation?*
 - ☐ Yes
 - ☐ No
 - ☐ Occasionally
8. *Does your Private Collect Agreement adequately reflect the costs and needs of your child/children, including any special needs?*
 - ☐ Yes
 - ☐ No
 - ☐ Do not have a child/children with special needs
9. *Why did you choose a Private Collect Agreement for Child Support?*
 - ☐ It was the preferred option of the child's/children's father and I just agreed
 - ☐ It was my preferred option as it gave me some flexibility regarding Child Support
 - ☐ It was my preferred option as it best suited our situation
 - ☐ We mutually agreed that it was the best option
 - ☐ I had a Child Support Collect Arrangement and decided that Private Collect was a better option
 - ☐ It was the option presented by Child Support Agency
 - ☐ I did not know that there was another option
 - ☐ I felt pressured by the Child Support Agency to choose a Private Collect Agreement
 - ☐ I was pressured by the father to choose and maintain a Private Collect Agreement



Private Collect

10. *How satisfied are you with your Private Collect arrangement?*
 - ☐ *Very satisfied*
 - ☐ *Satisfied*
 - ☐ *Disappointed*
 - ☐ *Highly disappointed*
11. *Have you sought assistance and/or advice from the Child Support Agency regarding your Private Collect Agreement?*
 - ☐ *No, assistance is not required*
 - ☐ *No, but I wish that I had*
 - ☐ *No, I didn't know I could*
 - ☐ *Yes, and it was helpful*
 - ☐ *Yes, it helped for a short period*
 - ☐ *Yes, but it did not help*
 - ☐ *Yes, and it was extremely unhelpful*
12. *How would you describe your Private Collect Agreement between yourself and your child's/children's father?*
 - ☐ *It is friendly and co-operative and Child Support is a straight forward matter*
 - ☐ *Sometimes there are issues but we usually sort them out*
 - ☐ *It is distant but with a bit work the payments occur*
 - ☐ *I limit the discussion to avoid conflict but I often need to chase payments*
 - ☐ *Lots of issues and always needing to chase payments*
 - ☐ *High conflict and I am always chasing payments*
 - ☐ *I receive reduced payments as I am worn out constantly chasing payments*
 - ☐ *Payments are irregular and I have given up chasing them*
 - ☐ *We no longer discuss payments - any amount paid is a bonus*
 - ☐ *I am fearful and will accept reduced payments to 'keep the peace'*
13. *How would you describe the frequency of Child Support payments for your child/children?*
 - ☐ *Always received on time and in full*
 - ☐ *Sometimes received late but always in full (don't need to chase payments)*
 - ☐ *Sometimes received late and partial but we catch up and I don't need to chase payments*
 - ☐ *Always late and need to chase payment but paid eventually*
 - ☐ *Partial payments and need to chase but paid eventually*
 - ☐ *Always chasing and we often have a debt but eventually it is caught up within the year*
 - ☐ *Always chasing payment and we have a debt*
 - ☐ *Always chasing and the debt grows each year*
 - ☐ *It is exhausting and humiliating to always chase payments*
 - ☐ *The debt grows but due to fear I don't chase or ask*
 - ☐ *Centrelink covers the shortfall and everything is fine*
14. *If you have late, partial payments or debt what are the main impacts?*
 - ☐ *Have difficulty paying the rent*
 - ☐ *Have difficulty paying the mortgage*
 - ☐ *Have been evicted*
 - ☐ *Have difficulty in buying groceries each week*
 - ☐ *Skipped meals or poor nutrition*
 - ☐ *Impacts on child/children participating in sport or other activity (eg do not have the required equipment/uniform, late payment of fees)*
 - ☐ *Child/children can no longer participate in sport or other activity as I cannot afford uniform/equipment/fees*
 - ☐ *Have difficulty in paying utilities and had late payment fees*
 - ☐ *Utilities have been disconnected*
 - ☐ *Child/children missed medical appointments or other healthcare needs*
 - ☐ *Struggle with school fees, books & uniform*
 - ☐ *Cannot afford school camps or other school costs*
 - ☐ *Inadequate clothing eg coat in winter, inappropriate footwear*
 - ☐ *Reduced or ceased internet access*
 - ☐ *Reduced or ceased mobile phone*
 - ☐ *Difficulty in running and maintaining a roadworthy car*



Private Collect

- ☐ Cannot afford health or household insurance
 - ☐ Limited impacts as I meet the shortfall for the basics
 - ☐ Just the basics - I cannot provide my children with what their friends have
 - ☐ Forced to change schools
15. As bills and expenses for your child/children arise, does your Private Collect Agreement cause conflict
- ☐ Always
 - ☐ Often
 - ☐ Sometimes
 - ☐ Never
16. How much does your Private Collect Agreement impact on your child/children?
- ☐ No impact
 - ☐ Minimal impact
 - ☐ Minimal impact
 - ☐ Occasional negative impact on child/children
 - ☐ Regular negative impact on child/children
 - ☐ Frequent negative impact on child/children
 - ☐ Daily impact on child/children and child/children aware of the impact
17. Are your children aware of any conflict around the Private Collect Agreement
- ☐ No, child/children are not aware of any conflict
 - ☐ Yes, child/children have some understanding of the conflict
 - ☐ Yes, child/children are very aware of the conflict
18. What is the payment method of your child support
- ☐ Paid in cash/bank deposit
 - ☐ Paid by cheque (with a delay)
 - ☐ Cash and 'in kind' support (agreed)
 - ☐ Cash and 'in kind' support (not agreed)
 - ☐ Mostly lump payments ie school fees (agreed)
 - ☐ Mostly lump payments ie school fees (not agreed)
 - ☐ Lump payments and regular amounts (agreed)
 - ☐ Lump payments and regular amounts (not agreed)
 - ☐ 'In Kind'/Other (please specify)
19. How would you describe your financial situation?
- ☐ I struggle to meet the cost of the basics ie food, rent, clothing, health care
 - ☐ I have enough for the basics but cannot afford small treats
 - ☐ I live week to week with no financial security at all
 - ☐ I rely on assistance from charities/church organisations etc
 - ☐ My parents or family provide me with additional financial support
 - ☐ I can afford the basics and some treats
 - ☐ I am a middle income earner but struggle occasionally
 - ☐ I earn a middle to high income and have financial stability to meet all/any expenses as they arise
 - ☐ I earn a high income and have financial stability to meet all/any expenses as they arise
20. Food, rent/mortgage, clothing, transport and health care are considered to be 'the basics'. When it comes to paying these expenses how would you describe your financial situation?
- ☐ Under constant financial stress as even with careful budgeting I struggle to provide the basics for myself and my child/children
 - ☐ Have enough for the basics but cannot afford any treats at all
 - ☐ I can afford the basics for myself and my child/children with the odd 'treat'
 - ☐ I live week to week and rely on charities/church organisations as well
 - ☐ I live week to week and rely on assistance from family/friends
 - ☐ I am a middle income earner but still struggle occasionally
 - ☐ I am a middle income earner but am able to save some money for emergencies
 - ☐ I am a middle to high income earner and feel that I have financial security
 - ☐ I am a high income earner and feel that I have financial security
21. Has financial hardship caused you to access your superannuation or sell your house, car, or any other asset? What impact will this have into the future?



Private Collect

- ☐ No impact
 - ☐ Yes, accessed my superannuation
 - ☐ Yes, sold my house, car or asset
22. What is the approximate income level of your child/children's father?
- ☐ \$0-\$24,999
 - ☐ \$25,000-\$49,999
 - ☐ \$50,000-\$74,999
 - ☐ \$75,000-\$99,999
 - ☐ \$100,000-\$124,999
 - ☐ \$125,000-\$149,999
 - ☐ \$150,000-\$174,999
 - ☐ \$175,000-\$199,999
 - ☐ \$200,000 and up
 - ☐ Unsure - taxable income unknown
 - ☐ Unsure - self employed
23. Do you believe your child's/children's father earns an income higher than he states?
- ☐ Yes
 - ☐ No
 - ☐ Unsure
24. Were you informed about the following?
- ☐ A payee can change from a Private Collect to Child Support Collect
 - ☐ A payee could change from Private Collect to Child Support Collect without agreement from the payer
 - ☐ Once transferred to a Child Support Collect the Agency can only collect debt incurred in the past 3 months
 - ☐ Partial Collect Exemptions can be granted to payees on the grounds of Domestic Violence
 - ☐ Child Support impacts on Family Payment rates
 - ☐ ATO considers minimising income or non-lodgement of tax returns to avoid/reduce child support is tax evasion
 - ☐ Were you informed about the following?
25. In making a decision about child support which sources were the most helpful?
- ☐ Centrelink (DHS) staff
 - ☐ Centrelink social worker
 - ☐ Centrelink (DHS) source such as a brochure or online information
 - ☐ Information provided by children's father
 - ☐ Information provided by family/friends
 - ☐ Domestic Violence Service
 - ☐ Sole parent groups/networks
 - ☐ Legal Services
 - ☐ Family relationship services
 - ☐ I did not get any help
26. Have you or your child/children experienced any forms of domestic violence?
- ☐ No
 - ☐ Yes, for self but not for child/children
 - ☐ Yes, but stopped for myself and child/children when we separated
 - ☐ Yes, stopped for child/children but not for myself when we separated
 - ☐ Yes, stopped for myself but not for children when we separated
 - ☐ Yes, started when we separated
 - ☐ Yes, and it still continues for all of us
 - ☐ Yes, but the type of abuse has changed since we separated
 - ☐ Yes, and it has gotten worse since we have separated
27. Which forms of violence have you experienced?
- ☐ Verbal
 - ☐ Emotional
 - ☐ Social
 - ☐ Physical
 - ☐ Sexual Abuse



Private Collect

- ☐ Financial Abuse.
 - ☐ Spiritual Abuse
 - ☐ Other (please specify)
28. *Demographic Information. What is your cultural/ethnic identity?*
- ☐ Australian
 - ☐ North Western European (British, Irish, Western European, Northern European)
 - ☐ Southern and Eastern European (Italian, Greek, Russian etc)
 - ☐ North African and Middle Eastern (Arab, Jewish, Sudanese, Saudi Arabian etc)
 - ☐ South East Asian (Thai, Vietnamese, Indonesian, Singaporean etc)
 - ☐ North East Asian (Chinese, Japanese, Korean etc)
 - ☐ Southern and Central Asian (Indian, Pakistani, Afghan etc)
29. *Are you of Aboriginal/Torres Strait Islander origin?*
- ☐ No
 - ☐ Yes, Aboriginal
 - ☐ Yes, Torres Strait Islander
 - ☐ Yes, both
30. *Are you currently living in a city or regional area?*
- ☐ City (including suburban areas)
 - ☐ Large regional centre
 - ☐ Semi-rural property
 - ☐ Country town
 - ☐ Remote area
31. *Which category below includes your age?*
- ☐ Under 18
 - ☐ 18-20
 - ☐ 21-29
 - ☐ 30-39
 - ☐ 40-49
 - ☐ 50-59
 - ☐ 60 or older
32. *Would you be interested in providing more information?*
- ☐ Yes (please provide contact details in box below)
 - ☐ No thanks
 - ☐ No thanks but would like a copy of report (please provide contact details in box below)

P rivate collect and compliance

Child support debt; non-payments, late payments, sporadic payments and partial payments are a phenomenon for families which creates financial uncertainty, distress and poverty. However, the correlation between child support debt and childhood poverty has managed to avoid scrutiny. Child support debt typically sits outside the scope of various researchers and advocates who are concerned about matters of poverty, deprivation and exclusion. Additionally, researchers and academics that are connected with the Child Support Scheme (CSS) appear to have only a partial quantitative understanding of levels of child support debt and where the debt is situated. The latter can be somewhat explained as the Child Support Agency (CSA) only nominates debt that arises from child support collect ie when the CSA assess, collect and transfer the payment. This concern was noted in *The Best Interest of Children - Reforming the Child Support Scheme*. The Taskforce committee cited unpublished data on CSA Collect payers (produced by the

Private Collect

CSA for the Taskforce) and stated that 20% of CSA Collect payers failed to pay any of their liabilities while only 43% paid all of their liabilities. They note that this information was in contrast to the CSA's published data on compliance (as provided in its annual Facts and Figures report) because the CSA assumes 100% compliance by Private Collect payers. The report concluded that it is not clear from these published statistics (CSA) on collection rates.ⁱ NCSMC remains concerned that the CSA has not taken any steps to respond to this finding and won't collate child support debt when it arises from private collect. We agree with the Taskforce and assert that this artificially disguises the reality of non-compliance particularly as private collect has now overtaken agency collect as the most used form of collection.

These concerns were reiterated in a recent ANU study which found that 53% of mothers (payees) reported receiving child support on time and in full (pre-reforms) with little change post reforms with 54% reported payment on time and in full, despite the investment into compliance. The study found that private collect was higher pre and post reforms than agency collect.ⁱⁱ In speaking with researchers they confirmed that compliance for private collect was reported at 60%, much less than the assumed 100%. This finding indicates that action is required and that the CSA needs to dispense with using 100% collection rate as it is inaccurate, it impedes exploring the issues and seeking solutions.

NCSMC facilitated two focus groups to discuss mother's experience of Private Collect - Child Support. The participants of focus groups (31) in total confirmed that there was confusion regarding what constitutes a Private Collect - Child Support and its rules. A consequence of the focus group was to ensure that there was a definition at the start of the survey as there was confusion regarding what constituted a private collect.

A Private collect is when the amount is accepted or made by the Child Support Agency/Court but the payment arrangements are negotiated between parents. NCSMC received nine comments to the first question response.

Mother's Responses to the first question

Do you currently have, or have you had a Private Collect Agreement? Private Collect is when the amount is accepted or made by the Child Support Agency/Court but the payment arrangements are negotiated between parents.

"I was an unwilling participant - CSA put me on private collect despite evidence of violence and being protected by both CSA and Centrelink it took over a year to find out why I had suddenly stopped getting child support and Centrelink paid FTB as if I was getting it and nobody could tell me what was going on getting different answers from both agencies. IT WAS AN ABSOLUTE NIGHTMARE".

"Non-negotiable through Child Support Agency."

"The child support agency won't get my children money."

"My ex & I have a private collection, but he hasn't paid anything in 9 years."



Private Collect

"Never knew about private collect until after I had separated from ex. My ex and I signed a private collect after I had left him the biggest mistake. He never paid me. And CSA couldn't do anything. I even tried to stop the agreement but couldn't as ex had to agree. Manipulative and deceptive of my ex he had no intentions of paying."

The survey found that $\frac{2}{3}$ ^{rds} of respondents provided more than 66% of care and that the majority of respondents provided 87 % to 100% of care. However, 25% indicated that they do not receive child support.

Private Collect Survey Question 2



TABLE 1

Mother's Responses:

"As I have had a private collect arrangement my ex-husband did not put in his tax returns for a couple of years claiming he was a low income earner and was not paying child support for the 2012 financial year it was discovered he was meant to pay and as it was private collect Centrelink assumed that I had received this payment two years ago and now claimed they have overpaid me family payment for that period. I now have to pay a debt to Centrelink on money I have not and will not ever collect. I have tried to appear to Centrelink, however at present am still paying back this debt on money I never received. I should not ever have considered private collect as if Child Support was collecting for me they could collect this past payment that I was supposed to received then I could now pay Centrelink the debt."

"I'm supposed to, but it's a load of work trying to get it."

"I'm meant to, but my ex says he can't afford it."

"Still waiting...apparently they can't get enough info and are able get funds off him so my kids miss out."

"Paying parent refuses to pay child support hence why arrears are enormous."

Private Collect

"Eventually had to get an exemption as he just never paid child support once it was shifted by CSA to private collect. Getting the exemption was the only way to get at least the full payment of FTB so that at least we could eat."

"Sometimes, when he feels like paying it."

"Haven't received a payment since October and he owes \$8000 and is now with intensive collections team to find a way to collect. When it suits him."

"I have received it for a while but in the last few years, CSA cannot trace the other parent. So I am still a theoretical recipient."

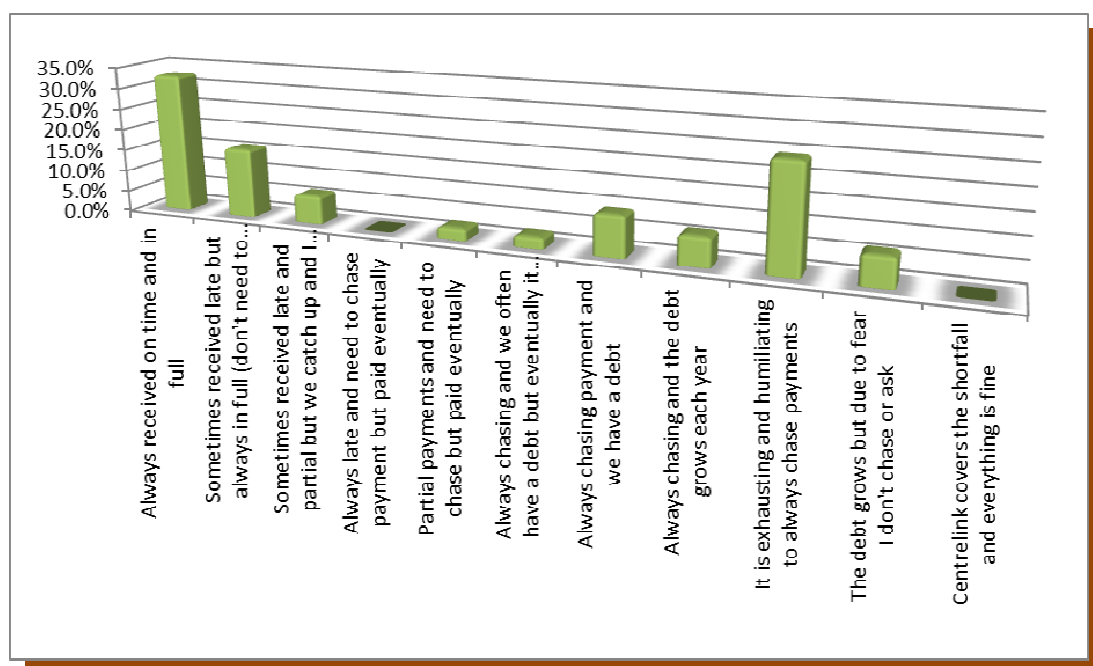
"Sometimes."

"But not the assessed amount."

When examining the frequency of Child Support payments with the Private Collect arrangement it was discovered that the sporadic, partial and chasing payments were a regular feature. This is noteworthy given that Private Collect is not only treated by DHS- CS as 100% paid on time, but it is promoted as providing parents with 'flexibility' and is premised on the notion that 'flexibility' would translate to payments been transferred as negotiated by parents.

HOW WOULD YOU DESCRIBE THE FREQUENCY OF CHILD SUPPORT PAYMENTS FOR YOUR CHILD/CHILDREN?

Private Collect Survey Question 13



Private Collect

TABLE 2

The non-compliance of child support for a private collect has significant ramifications as family tax benefits are calculated and paid on the assessed amount of child support and not the actual amount and we note that this was an issue in the Ombudsman submission to the Child Support Inquiry. 'The maintenance income test for FTB, especially for private collect payees' Family Tax Benefit is an income tested payment that can be made to a person who is caring for a child at least 35% of the time. Child support is not taken into account under the ordinary income test for Family Tax Benefit, but is assessed under a separate maintenance income test (MIT). Under the MIT, there is a maintenance income free area of:

- \$1478.35 pa for single people, or a couple in which only one person receives maintenance.
- \$2,956.50 for a couple if both people receive maintenance.

The maintenance free area is increased by \$492.75 for each additional child. Any child support that the person (or couple) receives over the maintenance free area will reduce their FTB Part A by 50c in the dollar. The reduction will only apply in respect of FTB Part A paid at more than the base rate.

Furthermore, the non-compliance in private collect is absent of any enforcement or action that form part of the child support collect such as salary deductions, wages garnished and interceptions of tax returns. Additionally, once transferred from private collect to child support collect, CSA can only typically collect the last three-months of child support arrears. The picture gives some insight into the financial and distressing impact of private collect child support debt; a debt which is not measured by the Department of Human Services - Child Support. The Child Support Scheme operates on the basis that parents and children with in a private collect receive their full assessed child support payment as per agreed by the parents.

What mothers said about frequency of payments

"He has never paid the private collect amount."

"Before he put it through salary sacrificing. It was erratic, and I had to prompt and remind him of the exact amount."

"Eventually forced into getting exemption so that at least I could get full FTB."

"Never frequent. Payments are rare."

"I am owed thousands don't even bother trying to get it."

"Centrelink what? Are you kidding me!! I never ever got a red bloody cent in child support. My son is now 19 and my daughter is 17."

"Sometimes there is a very long wait but so far always received full amount."



Private Collect

MOTHER'S CARE-TIME

The survey included mothers care time which was a particular point of interest for the Department of Social Services. Overwhelmingly, respondents to the survey provided the primary care.

Private Collect Survey Question 6

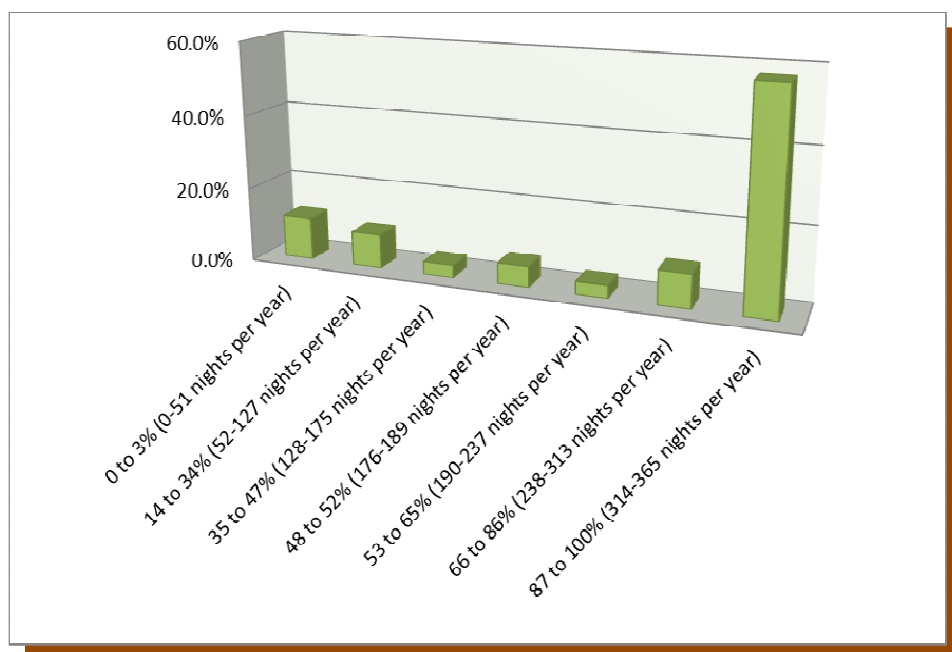


TABLE 3

This survey confirms the findings of previous surveys that child support debt is concentrated in the household which provides the primary care for children.

FAMILY AND DOMESTIC VIOLENCE

NCSMC has witnessed greater internal discussion and focus from Department of Human Services on the matter of responding to family violence and we support their endeavours. We also welcome the findings of the Australian Law Reform Commission, more recently NCSMC has been privy to presentations regarding DHS Family Violence Strategy. We note some progressive changes such as the focus on asking customers about safety for themselves and children, looking at trigger points ie moving from child support collect private collect along with a focus upon training (albeit internal). However, the response is still incomplete. NCSMC believes that there is more work to do to improve the safety and security of all customers commencing with an understanding of the gendered experience of post-separation violence. Research confirms that for women violence continues well after separation which is uncommon



Private Collect

for men.ⁱⁱⁱ NCSMC in various meetings and consultations have provided a host of examples where the CSA through its communication, processes and systems has inadvertently supported the perpetrator of violence and/or controlling behaviour.

NCSMC entered into this research with concerns regarding private collect and violence, our concerns were a product of reports from single mothers who were seeking advice and assistance. Support was typically sought when they were experiencing a crisis, and/or exhausted, and/or unsafe and felt that there was no option available within the scheme or the boarder objections/collection environment. As reported in the focus groups, in seeking safety the mothers and/or their children, mothers reported a financial trade-off not reporting reduced, sporadic or non-payment in return for 'keeping the peace'. The discussion gave a sense that private collect had less buffers and assistance. The partial collect exemption was not accessed by these attendees.

NCSMC points to the Australian Law Reform Commission who was charged with the task of understanding domestic violence within the context of child support.

Some of the applicable key points are:

- Avoiding child support obligations may be linked with family violence. It has been identified as 'part of an ongoing attempt to maintain power and control', and an extension of other forms of family violence. It may also, in itself, constitute economic abuse.
- Manipulation of care arrangements to alter the child support assessment may affect victims of family violence, potentially motivating persons who use violence to seek a larger portion of care of their children to minimise their child support assessment. However, this issue is not limited to cases of family violence. Again, systemic reforms to the CSS would be needed to address this issue. Reforms to child support legislation to address the issue would be systemic in nature, affecting the child support formula.
- Private collection may suit families in which there are low levels of conflict. However, for victims of family violence, collection by the CSA may be more advantageous. The methods of collection used by CSA can minimise payers' opportunities for non-compliance with child support obligations^{iv}

This concerning circumstances for resident mothers (payees) who are at risk or subjected family and domestic violence is coupled with the issue that the available protective mechanisms for women are not promoted, accessed and provided in the manner in which they were intended by DHS - CS.

The need for women to be informed and that self-determination is a critical element for women who are at risk or subjected to family and domestic violence. Within the context of the Department of Human Services this would translate to information being transparent, consistent, and readily available and accessible to women, their support networks and services. Such information would not be controlled or owned by agency staff; guidelines and that legislation would not be implemented in a discretionary manner and information on exemptions would not



Private Collect

be premised upon disclosure. Within the context of private collect - child support this would directly relate to knowledge access and support regarding the available exemptions for the *maintenance action test* and the *partial collect*. Although participation exemptions are not directly related to child support a correct assessment potentially by the DHS social worker could potentially assist in gaining the other required protection and as all exemptions are granted by the DHS social worker we have included participation exemptions within this report. Additionally, NCSMC seeks greater awareness, promotion and support for mothers to transfer from private collect to an agency collect. NCSMC maintains the position that private collect is best avoided if there are potential safety concerns which reflects recommendation 1 & 2.

Participation Exemptions

Despite the passage of laws designed to assist women experiencing family and domestic violence it was reported by the National Welfare Centre that domestic violence exemptions are not being applied. The Welfare to Work package provides that victims of violence **MUST** be given a 16 week exemption from Participation Requirements. Instead victims are being given 'special circumstances' exemptions which can be up to 13 weeks, or shorter periods.

In March 2011, 61,590 social security recipients were exempt from the activity test for a variety of reasons. The main reason for an exemption was a temporary illness or injury, which accounts for around 38,000, or 62% of all exemptions. Domestic violence and relationship breakdowns accounted for just 0.086 % of all activity test exemptions. This low level of activity test exemptions for domestic violence is of concern given that about one in three Australian women experience physical violence and about one in five women experience sexual violence in their lifetime. NCSMC views this as a long standing issue and despite raising these concerns for several years the figures indicate little progress. Legislative changes since July 2010 make clear that a 16 week exemption from activity agreements must be given to domestic violence victims.

Women in need but not granted a participation exemption closes the avenue of discussion for crisis payment, access to social workers, an extension and understanding what other exemptions are available such as the *Partial Collect Exemptions*.

Child Support Partial Collect Exemption

A partial exemption allows the payee to privately collect an amount of Child Support which is less than the payees full Child Support assessed entitlement without failing the maintenance action test. It is used where a payee has a fear of violence at the prospect of pursuing their full entitlement. The exemption ensures that the payees rate of FTB Part A will be based on the amount of child support received, not the amount of the child support assessment.

In research that focused upon the barriers that women subject to domestic violence encountered when accessing government services confirmed a very low level of knowledge regarding the available exemptions as per table 4 on page 19.

Private Collect

What mothers said about family and domestic violence

"Social because of limited money etc - have been very isolated and lonely. Prior to relationship was a professional single woman. Shadow of my former self now :(."

"Threats of physical, he's reported me to DHS, Centrelink, etc."

"Watching my mother being beaten and a range of other violence done to her."

"Was not allowed to have an opinion, or a job."

"Limited physical abuse, but ongoing psychological and financial abuse for both of us. My daughter has more to do with him than I do so the psychological abuse is worse for her."

"Yes both child and self - now he finds other ways to continue the abuse so not physical."

"Myself - Physical and emotional. For my daughter - emotional abuse which has become worse as she has gotten older."

"It depends if you include verbal abuse. Yes for that, continued after we separated but he is getting help now."

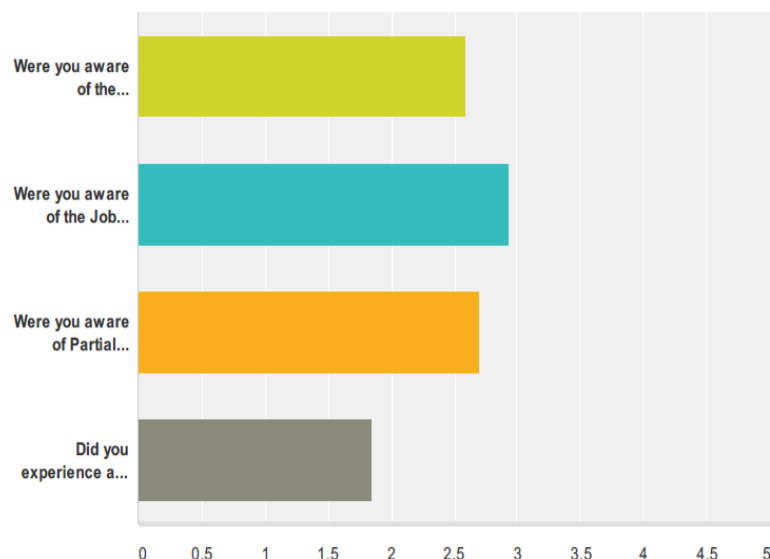
"What a shock for him to be abusive. It started a year after separation when child support commenced. It got so bad the threats and abuse that I changed to Private Collect. This was his request. CSA knew as they had white inked out some of his abuse on COA forms. However, they still accepted his abuse and never asked him to resubmit them."

Private Collect

Barriers women subjected to Domestic Violence experience when accessing Government

Q3 Domestic Violence Exemptions

Answered: 30 Skipped: 14



	Yes	Somewhat	No	N/A	Total	Average Rating
Were you aware of the Maintenance Action Test Exemption (collection child support)?	13.33% 4	13.33% 4	70.00% 21	3.33% 1	30	2.59
Were you aware of the Job Seeking Domestic Violence Exemption (16 weeks)?	3.33% 1	0.00% 0	93.33% 28	3.33% 1	30	2.93
Were you aware of Partial Collect Exemption (child support - private collect)?	10.00% 3	10.00% 3	76.67% 23	3.33% 1	30	2.69
Did you experience any challenges in seeking these Exemption/s?	22.22% 6	11.11% 3	14.81% 4	51.85% 14	27	1.85

TABLE 4

NCSMC remains sceptical that an 'agreement' (not coercion) payment process can be reached and sustained in the context of post-separation family and domestic violence. We urge that the Family Violence strategy seeks not only ask questions regarding safety with new customers but those who already an existing private collect agreement. NCSMC further suggests that this process of screening is complimented with information regarding exemptions, the process of changing to an agency collect and the option to speak with a DHS social worker be provided.

Private Collect

Private Collect Survey Question 26

Have you or your child/children experienced any forms of domestic violence?	
No	45.21%
Yes, for self but not for child/children	27.40%
Yes, but stopped for myself and child/children when we separated	10.96%
Yes, stopped for child/children but not for myself when we separated	1.37%
Yes, stopped for myself but not for children when we separated	1.37%
Yes, started when we separated	4.11%
Yes, and it still continues for all of us	4.11%
Yes, but the type of abuse has changed since we separated	9.59%
Yes, and it has gotten worse since we have separated	1.37%

TABLE 5

SINGLE MOTHER FAMILY AND HARDSHIP

The Child Support Scheme (CSS) was established in June 1988 as part of the Australian Taxation Office (ATO). The scheme grew out of concerns about the effects of marriage breakdown on the living standards of children, especially those living in sole parent households with their mothers. It was well-known that there were low levels of child support being paid by non-custodial parents (26%) and that mothers encountered barriers, difficulties and costs when updating and/or enforcing child maintenance obligations through the courts.

McInnes in her research reviewed the impact of the introduction of child support scheme, along with improvements in the social security system 10 years after the CSS had commenced. The research found that when child support was paid it was effective in reducing poverty levels in single mother households. McInnes cited the Australian Divorce Transitions Project which found that child support payments reduced the rates of poverty amongst single mothers in the paid workforce from 24% to 10%. For single mothers on income support, child support reduced the poverty rate from 78% to 50%.^v

It is clear that getting the scheme right for single mother households is essential as they overwhelmingly provide the primary care but still disproportionally contend with poverty and hardship. In March 2013 the reputable longitudinal study; the Household, Income and Labour Dynamics in Australia (HILDA) survey found that 24% of children in sole-parent households are living in poverty, compared with 7.6% of those living with two parents and that child poverty in sole parent families had increased over the last decade by 15%.^{vi} Australian Institute of Family Studies state that 93% of single parent household are headed up by mothers which increases for children under the age of five^{vii}. Additionally, it is widely accepted that child support debt is still extensively felt by single mother families and their children. Research undertaken by Patrick, Cook and Taket stated that, of single mothers with dependent children, 91% are entitled to child support payments. They further noted that 40% of single parents receive no child support and cited a study that found that only 28% of payees who had child support assessments of \$260 per year (the then minimum amount) reported always receiving their entitlement on time^{viii}.



Private Collect

THE IMPACT OF NON-COMPLIANCE

Respondents were invited to nominate the impacts which could be singular and/or multiple impacts.

Private Collect Survey Question 14

If you have late, partial payments or debt what are the main impacts?	
Have difficulty paying the rent	33.3%
Have difficulty paying the mortgage	6.3%
Have been evicted	6.3%
Have difficulty in buying groceries each week	50.8%
Skipped meals or poor nutrition	25.4%
Impacts on child/children participating in sport or other activity (eg do not have the required equipment/uniform, late payment of fees)	36.5%
Child/children can no longer participate in sport or other activity as I cannot afford uniform/equipment/fees	23.8%
Have difficulty in paying utilities and had late payment fees	49.2%
Utilities have been disconnected	9.5%
Child/children missed medical appointments or other healthcare needs	23.8%
Struggle with school fees, books & uniform	46.0%
Cannot afford school camps or other school costs	28.6%
Inadequate clothing eg coat in winter, inappropriate footwear	28.6%
Reduced or ceased internet access	12.7%
Reduced or ceased mobile phone	15.9%
Difficulty in running and maintaining a roadworthy car	36.5%
Cannot afford health or household insurance	31.7%
Limited impacts as I meet the shortfall for the basics	14.3%
Just the basics - I cannot provide my children with what their friends have	31.7%
Forced to change schools	7.9%

TABLE 5

The lived experiences of single mother families who contend with hardship are consistent in the findings of experts with a long and reputable history in measuring and advocating against poverty and deprivation. They continued to find that single-parent families were always over represented and this occurred despite what measures, snap-shot or approach was used. Contemporary research such as the ACOSS such *Poverty Report*, Anglicare's *State of the Family Report*, research by NATSEM and/or the work undertaken by the Social Policy Research Centre (SPRC) which focused upon deprivation presented a consistent and bleak picture. Findings spoke about 'food insecurity', 'continued housing stress' and multiple deprivation. Items that maybe viewed as typical in general households were located on the 'luxury' or 'unaffordable' for struggling single-mother households.



Private Collect

WHY PRIVATE COLLECT

In understanding what may or may not work for mothers we wanted to ascertain why they had entered into a Private Collect agreement and their experience of such an agreement. NCSMC accepts that private collect can offer parents greater autonomy and flexibility and that this could lead to a more sustainable child support arrangement. To that end, any avenues that have the capacity to increase certainty and/or reduce conflict are welcomed. We further accept the proposition that government services, if over delivering, can be a cause of frustration, it may be unwelcomed by parents and an unnecessary cost. However, we do record caution in the area of private collect - child support. Our caution is made in the context that private collect has now surpassed agency collect as the most used collection method and that the 'perceived popularity' of private collect - child support should be read with restraint due to the vacuum of understanding. After structuring this survey we note the following statement in the Ombudsman Child Support Inquiry submissions.

"We have seen a range of problems associated with a payee's election to collect their child support payments privately'..... DHS says that it 'encourages separated parents to manage their child support responsibilities independently through private collect arrangements' because 'research shows that this method gives the most flexibility to parents who can cooperate on parental decisions.'"

The Ombudsman stated that in 2012-13, Child Support's target was for 52% of cases to be on private collect arrangements. The actual percentage of private collect cases in 2012-13 was 54%.7.

"We have seen a range of problems associated with a payee's election to collect their child support payments privately."

"Although the payee is entitled to change his or her mind and apply for Child Support to collect payments from the payer, this 'safety net' does not always ensure that the payee does not miss out on child support payments and can lead to disadvantage in respect of Family Tax benefits paid by Centrelink. "ix

The survey asked questions that tried to provide insight into mother's decision and their experience of private collect.

1. Why did you choose a Private Collect Agreement for Child Support?
2. How satisfied are you with your Private Collect arrangement?
3. How would you describe your Private Collect Agreement between yourself and your child's/children's father?
4. Do you believe your child's/children's father earns an income higher than he states?
5. Does your Private Collect Agreement adequately reflect the costs and needs of your child/children, including any special needs?



Private Collect

Why did you choose a Private Collect Agreement for Child Support?

The responses to this question are set out in the table below and the figures can have a different meaning to various stakeholders. The talking points for NCSMC are a little under a quarter (24%) indicted influence through CSA either pressured and or not knowing the options.

Private Collect Survey Question 9

Why did you choose a Private Collect Agreement for Child Support?	
It was the preferred option of the child's/children's father and I just agreed	27.63%
It was my preferred option as it gave me some flexibility regarding Child Support	3.95%
It was my preferred option as it best suited our situation	11.84%
We mutually agreed that it was the best option	19.74%
I had a Child Support Collect Arrangement and decided that Private Collect was a better option	6.58%
It was the option presented by Child Support Agency	11.84%
I did not know that there was another option	5.26%
I felt pressured by the Child Support Agency to choose a Private Collect Agreement	7.89%
I was pressured by the father to choose and maintain a Private Collect Agreement	19.74%

TABLE 7

Mothers Responses:

"It was the only way at the time to maintain a more peaceable relationship."

"CSA informally advised me by phone that to have the agency collect the money it would create a lot of ill will and I could end up with nothing instead."

"It has been working well for us for 8.5 yrs."

"I was on agency collect and as described above i was switched without my knowledge or permission to private collect."

"I did have a private arrangement but never saw payments. I now have the CSA collect for me...well try to."

"Former partner pressured me because of his financial situation and I felt sorry for him so I did private collect for a while but then he stopped paying and given his track record I decided it was better to go back to CSA collect."

"My ex-husband is self-employed. CSA advised Private

Private Collect

How satisfied are you with your Private Collect arrangement?

In responding to this question regarding perceptions of satisfaction, 34.21% respondents indicated that they were 'Highly disappointed' while a further 23.68% nominated 'Disappointed' with their private collect. The positive indicators totalled 43% with 21.05% stating that they were 'Satisfied' while another 21.05% stated that they were 'Very satisfied' (see table 6).

Private Collect Survey Question 10

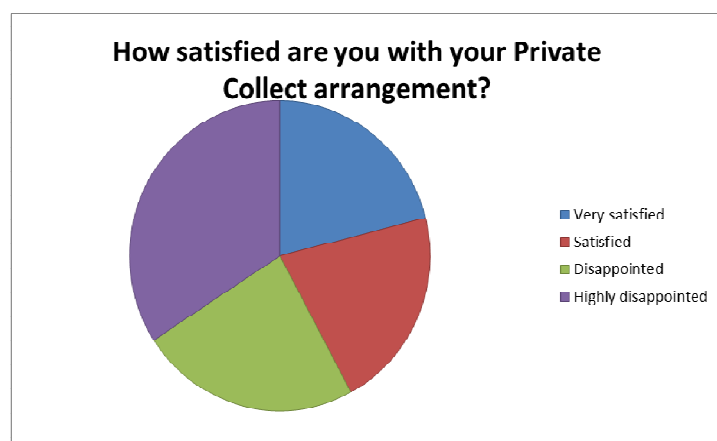


TABLE 8

The findings indicate that there is merit in ensuring that there is clearer communication and this information should be verbal and also written, we further support the exploration of a trial period. We note that the respondent's stated that the private-collect as inadequate when reflecting upon the cost of children's needs including children with special needs. However, this may not necessarily be due to the private collect - child support arrangement as it could be a reflection that the formula does not appear to keep pace with the increasing costs including children with special needs coupled with the reduction of government assistance.

Private Collect Survey Question 8

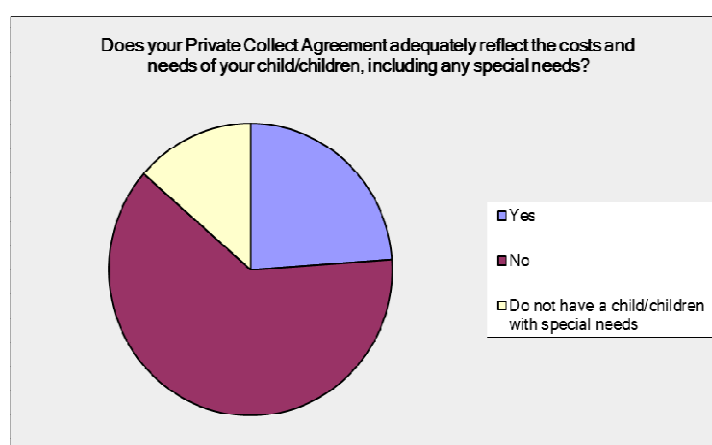


TABLE 9: 62.50% NO, 23.86% YES & 13.64% DO NOT HAVE A CHILD WITH SPECIAL NEEDS

Private Collect

It is our experience that the child support system in itself is extremely complex, difficult to understand and navigate. This is further compounded with the interaction of the family payment system. These statements are supported by the findings of research undertaken by Bruce Smyth which found that parents who pay or receive child support have low levels of understanding with less than one in 10 having accurate knowledge while 80% didn't know or were confused about the rules. Furthermore, one in five thought they knew the rules but actually they were wrong or ended up saying that actually they didn't know what the rules were^x. It also supports a learning from the focus groups which lead to a definition of what constituted a *Private Collect*. NCSMC asserts that this confusion does not bode well for payees who have less buffers and assistance that form an agency collect and trust that *Recommendations 1 and 2* is a step in the right direction but would seek that CSA undertakes their own process of review and response.

WHAT MOTHERS SAID

"It's good when he actually pays. But hard when he doesn't."

"Don't like the idea that he could stop the payments at any time and would take months before child support could chase it up."

"I had to constantly beg for money. It was completely demeaning."

"Utter STUFF UP (there are no polite words to describe what happened) - it should never have been shifted to private collect considering the history of violence."

"I never received a cent. As soon as it was put in place he quit his registered job and worked for cash in hand."

"Over \$18,000 of unpaid child support. My daughter ended up being evicted from her school due to this."

"They do their job but the \$7.34 a week is insulting to my children."

"I needed to go to court to get this payment endorsed after my ex tried to avoid payments due to him being a business owner he tried to hide his earnings through the business. Courts issued a child payment support plan for all children until they reached 18 years or left school - whichever came 1st. If I didn't have this official paperwork my road to collect child support would not be so smooth and I would be in deep trouble financially."

The survey wanted to understand if mothers sought assistance and if so where and who did they find the most helpful. The questions and responses are located below on table 10. The findings confirm the necessity in providing clear information and that is readily available so mothers, their informal (friends and family) and formal networks can be informed.

Private Collect

Private Collect Survey Question 11

Have you sought assistance and/or advice from the Child Support Agency regarding your Private Collect Agreement?	
No, assistance is not required	33.33%
No, but I wish that I had	6.67%
No, I didn't know I could	8.00%
Yes, and it was helpful	10.67%
Yes, it helped for a short period	2.67%
Yes, but it did not help	17.33%
Yes, and it was extremely unhelpful	21.33%

TABLE 10

Private Collect Survey Question 25

In making a decision about Child Support, which sources were the most helpful?	
Centrelink (DHS) staff	18.92%
Centerlink social worker	4.05%
Centrelink (DHS) source such as a brochure or online information	5.41%
Information provided by children's father	1.35%
Information provided by family/friends	20.27%
Domestic Violence Service	4.05%
Sole parent groups/networks	18.92%
Legal Services	8.11%
Women's health services	1.35%
Family relationship services	2.70%
I did not get any help	43.24%

TABLE 11

NCSMC wanted to gain some insight into the level of knowledge that mothers had regarding their capacity to change to from a Private Collect to Child Support Collect without agreement from the payer. It was NCSMC experience that this was not widely known and reviewing the *contacts for assistance* mothers had reported that they 'wish to' so their family be in 'receipt of greater financial security and certainty' but could not as they would not get the endorsement of the payer.

Private Collect

Private Collect Survey Question 24

Were you informed about the following?				
	Yes	No	Had incorrect information	Had partial information
A payee can change from a Private Collect to Child Support Collect	72.37%	11.84%	0.00%	18.42%
A payee could change from Private Collect to Child Support Collect without agreement from the payer	43.42%	44.74%	0.00%	13.16%
Once transferred to a Child Support Collect the Agency can only collect debt incurred in the past 3 months	38.16%	50.00%	0.00%	11.84%
Partial Collect Exemptions can be granted to payees on the grounds of Domestic Violence	28.95%	60.53%	0.00%	10.53%
Child Support impacts on Family Payment rates	73.68%	25.00%	0.00%	1.32%
ATO considers minimising income or non-lodgement of tax returns to avoid/reduce child support is tax evasion	36.00%	57.33%	0.00%	6.67%

TABLE 12

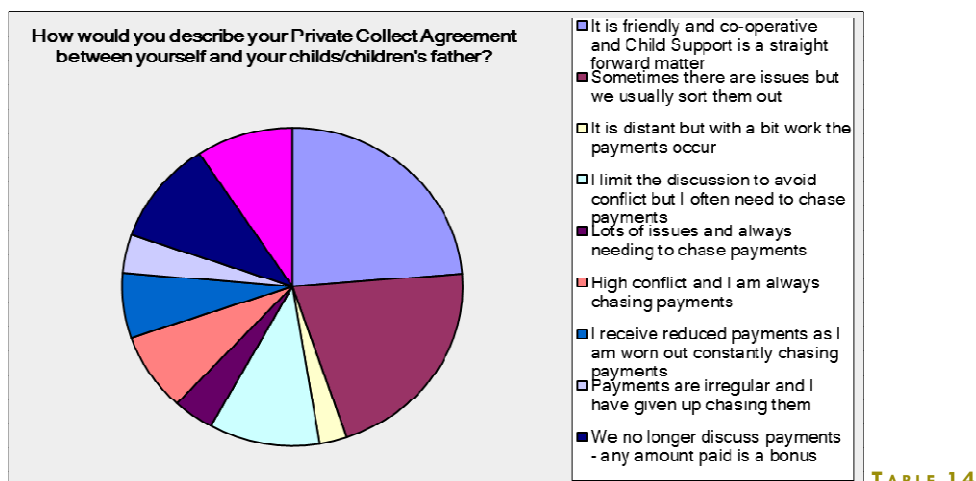
HOW YOU DESCRIBE YOUR PRIVATE COLLECT AGREEMENT BETWEEN YOURSELF AND YOUR CHILD'S/CHILDREN'S FATHER?

Private Collect Survey Question 12:

It is friendly and co-operative and Child Support is a straight forward matter	23.68%
Sometimes there are issues but we usually sort them out	21.05%
It is distant but with a bit work the payments occur	2.63%
I limit the discussion to avoid conflict but I often need to chase payments	10.53%
Lots of issues and always needing to chase payments	3.95%
High conflict and I am always chasing payments	7.89%
I receive reduced payments as I am worn out constantly chasing payments	6.58%
Payments are irregular and I have given up chasing them	3.95%
We no longer discuss payments - any amount paid is a bonus	10.53%
I am fearful and will accept reduced payments to 'keep the peace'	9.21

TABLE 13

Private Collect



Do you believe your child's/children's father earns an income higher than he states?

An area that NCSMC wanted to test was the proposition that private collect provide the payer with more opportunity to hide the actual earnings as it sits outside of the scrutiny and review mechanism of CSA. In response to the question 'Do you believe your child's/children's father earns an income higher than he states?' 50% of respondents answered Yes, 31.58% answered No while a further 18.42% were unsure.

Private Collect Survey Question 23

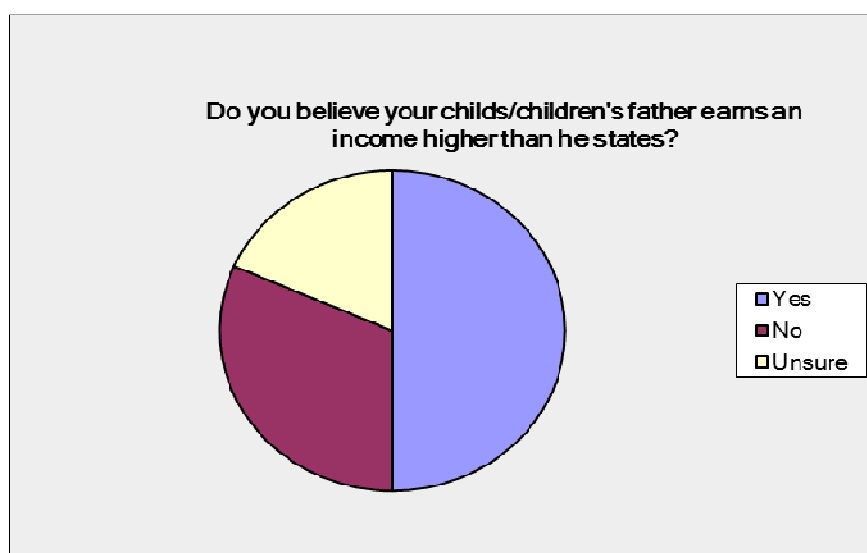


TABLE 15

Private collect now exceeds agency collect as the most used collection method by child support customers and therefore it's essential that we understand how it is working on the ground, listen to the experiences of those who are part of the scheme and seek to address unintended consequences in particular for children.

Private Collect

The National Council of Single Mothers and their Children Incorporated (NCSMC) trust that this research regarding mother's experience of private collect - child support will produce learnings, strategies and solutions. NCSMC hopes that this report will provoke an interest with DHS –CSA to further explore private collect and we signal our commitment to working with the Department on this matter.

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ⁱ In the best Interest of Children - Reforming the Child Support Scheme, May 2005 pp 85. Report of the Ministerial Task Force on Child Support

http://www.dss.gov.au/sites/default/files/documents/best_interests_children_full_report.pdf

ⁱⁱ Bruce Smyth & Bryan Rodgers, June 2014, *Parliamentary Inquiry into the Child Support Program*, Australian Demographic and Social Research Institute.

ⁱⁱⁱ Family Violence and Family Law in Australia (The experience and views of Children and Adults from families who separated post-1995 and Post -2006), April 2010 p181, Bagshaw D; Wendt S; Campbell A; McInnes E; Tinning B; Batagol B; Sifris A; Tyson D; Baker J; Fernandez Aria P. Family

^{iv} Family Violence and Commonwealth Laws—Child Support and Family Assistance (IP 38), Child support laws, 10 March 2011, The Australian Law Reform Commission.

<http://www.alrc.gov.au/publications/family-violence%E2%80%94child-support-and-family-assistance/child-support-laws>

^v McInnes, E., (2001), 'Public Policy and Private Lives: Single Mothers, Social Policy and Gendered Violence', Thesis Collection, Flinders University of SA.

^{vi} Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2013 Sounds the alarm on child poverty, Melbourne Institute

^{vii} Australian Bureau of Statistics, September 2009, Australian Social Trends - using statistics to paint a picture of Australian social trends, Canberra



^{viii} Patrick R, Cook K, Taket A, Just Policy No. 45, October 2007, Multiple Barriers to Obtaining Child Support: Experiences of Women Leaving Violent Partners, Critical Social Policy Sage Publications

^{ix} Colin Neave Commonwealth Ombudsman , June 2014, Parliamentary Inquiry Into The Child Support Program, Commonwealth Ombudsman

^x Smyth, B, Rodgers, B, Vu, B et al 2012, 'Separated parents' knowledge of how changes in parenting-time can affect child support payments and Family Tax Benefit splitting in Australia: A pre-/post-reform comparison', Australian Journal of Family Law, vol. 26, no. 3, pp. 181-213.