

Senate Standing Committees on Community Affairs

Parliament House

Canberra ACT 2600

[community.affairs.sen@aph.gov.au](mailto:community.affairs.sen@aph.gov.au)

Dear Committee Secretary,

**Social Services Legislation Amendment (Better Targeting Student Payments) Bill 2017**

The National Council of Single Mothers & their Children Inc are resolute in our opposition to the proposed cuts to the much-valued education assistance. We know from the lived experience of many single parents how essential it is to obtain a qualification that enables them to gain a foothold in the labour market and or to cycle out of the low-paid and insecure employment trap. Being dependant on income support and forced to straddle the poverty line is not the wish or goal of single parents. We would suggest it is more effective to enable single mothers to attain employment and a more secure future.

This submission contains two vignettes which we call 'our good news stories'. The evidence is from two single mothers who have accessed and utilised the education assistance in its current form which aided their quest to provide economic security for their family.

Unequivocally, the proposed cuts will be felt by single mothers as they are *students* who, due to the time demands of sole-parenting, require a study load less than 100%.

It is the introduction of a new band for a student with a study-load of 51% to 75% as well as the non-payments of a supplement during the 'term' break which will result in the greatest financial disadvantage. This move is a retrograde one and we are wholly opposed to.

Cutting payments in breaks is another irrational proposition as the student workload generally increases during 'dedicated breaks' in an academic calendar thus reducing the time in which students can access alternative paid employment. These breaks are consciously structured to allow for time in which major assignments are written, meetings with tutors scheduled and exam preparation and revision undertaken. To financially force students to undertake paid work, if available, at such times seriously compromises their capacity to succeed in the course of study.

**Education  
Assistance cut  
by 55%**

We need to also draw attention to the fact that there is a lack of clarification regarding how the restriction of payments will apply between the different States and Territories. Additionally, there has been no consideration provided or made explicit regarding students who study an approved online course. The neglect of such matters indicates a lack of considered impacts of the suggested cuts upon students and the various study options.



National Council for Single Mothers and their Children Inc.

Eliminate and respond to violence, hardship and inequality for single mothers and their children

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## **Impact for eligible students with a study load of 51% to 75%**

**Current:** Eligible students, which includes women in receipt of Parenting Payment Single and Newstart (plus others), with a study load of at least 50% have access to the Pension Education Supplement which is paid at \$62.40 per fortnight or \$1,622.40 p/a plus an annual Education Entry Payment of \$208.

**Current total assistance: \$1830.40 per year**

**Proposed Cuts:** The legislation seeks to introduce a new band for eligible students with a study load between 51% to 75% at a reduced fortnight rate of \$46.80. It will also cease payments during the stated term-breaks which will reduce the current 26 payments to 18 (as per the 2018 South Australian TAFE semesters). The new annual payment will reduce the Pension Education Supplement to \$842.40, a negative differential of \$780. This loss is then compounded by a further reduction of the annual Education Entry payment from \$208 to \$156.

**Total assistance: \$998.40 per year. A 55% reduction per year**

## **Work Costs**

The National Council of Single Mothers & their Children Inc researched online available jobs to empirically review the direct cost to jobseekers pursuing educational qualifications to secure employment. For analysing a scenario, evidence from primary sources was considered in an industry which had available positions at the time of the conducted research - Disability Support. \*

The table on page 2 demonstrates that the minimum work-ready qualifications that a jobseeker needs to undergo to be qualified for this position as per figure 1, would cost upwards of **\$9,780** or **\$6,140**. The different amounts are due to the potential candidate accessing subsidised Community Services Cert 111, a policy decision which is at the discretion of the various States and Territories. The cost cited does not take into consideration, course materials, transport, carparking, library fees, increased internet use or the prospect that the student is negatively impacted upon by economic opportunity cost of being engaged in study. Furthermore, it does not include child care cost which are high and increasing;

*Single parents have borne the brunt of rising childcare costs, which the Hilda survey finds have doubled in real terms in 10 years. The median weekly expenditure on childcare for single-parent families rose from \$56 to \$114 in 13 years, an increase of [104%](#).*

\*The Disability Sector has a feminized workforce. [Scoping the Australian Care Economy](#) report (page xii), found that *Of care workers in community services, 89.6% were female in 1996, and in 2001, 88.4% of care workers were female.* We do not subscribe to the myth that women are more suited to caring roles and thus ought to focus on gaining work qualifications within these sectors. We believe that if more men contributed to formal and informal care (unpaid) that there would be a finessed and unbiased discussion regarding the economic value of care to the economy resultant in care being appropriately financially remunerated.

## Economic Cost of Pre-Requisite Qualifications to attain Employment

<p><b>Disability Support Worker - St Albans</b></p> <ul style="list-style-type: none"> <li>• Supportive Management</li> <li>• Client specific training will be provided</li> <li>• Experience in the disability sector desired</li> </ul> <p>Are you a passionate Disability Support Worker looking to step into a rewarding role? An exciting opportunity has become available for experienced candidates to provide individualised care and support to clients in our residential house and Attendant Care Service team.</p> <p>Candidate must be able to work varied shifts over a 24 hour period/7 days per week. Shift hours vary.</p> <p>The successful applicants will have excellent communication skills, be flexible and empathetic and the have the ability to work independently.</p> <p><b>As a Disability Support Worker your responsibilities will include:</b></p> <ul style="list-style-type: none"> <li>• Providing personal care such as showering, dressing and grooming to patients</li> <li>• Assist with provision of medication</li> <li>• Assist with domestic tasks such as cooking, household cleaning and laundry</li> <li>• Provide social and transportation support including driving patients to medical appointments and assisting with grocery shopping</li> <li>• Candidate must be able to work varied shifts over a 24 hour period, 7 days per week with varying shift hours.</li> </ul> <p>Healthscope Independence Services provides quality disability support services including supported accommodation, personal care and attendant care services to adults living with disabilities resulting from acquired brain injury (ABI) or other complex conditions.</p> <p>We are accredited by AS/NZS ISO 9001 - 2008. Department of Human Services.</p> <p><b>Selection Criteria:</b></p> <ul style="list-style-type: none"> <li>• Certificate III or IV in Community Services /Disability/Aged Care or Experience working in the disability sector</li> <li>• Current First Aid Certificate Level 2</li> <li>• Available to work a 24 hour / 7 days per week rotating roster</li> <li>• Current Police Check valid within 6 months of applying and eligible to work in Aged Care/Disability</li> <li>• Food Safety Certificate (SITXFSA101)</li> <li>• Current State/Territory Driver's License, with vehicle insurance</li> </ul>	<p>Certificate III Community Services</p>	<p>Minimum &amp; Essential</p>	<p>\$5390 \$1750 subsidised</p>
	<p>Certificate IV Community Services</p>	<p>Required to be competitive (on advert)</p>	<p>\$3620</p>
	<p>Current First Aid Certificate Level 2</p>	<p>Essential</p>	<p>\$150 <i>advertised as a sale price</i></p>
	<p>Current Police Check</p>	<p>Essential</p>	<p>\$49.50</p>
	<p>Food Safety Certificate (SITXFSA101)</p>	<p>Essential</p>	<p>\$34.95</p>
	<p>Current State/Territory Driver's License, with vehicle insurance</p>	<p>Essential Comprehensive insurance \$795.93 p/a</p> <p>Third party insurance \$260.42 p/a</p>	<p>The essential and increased cost to have comprehensive insurance is</p> <p>\$535.51</p>
	<p><b>Total Cost</b></p> <p>\$9,780 without subsidised (TAFE) or \$6,140 with subsidised (TAFE)</p>		

Figure 1

August 3, 2017

The current annual assistance for eligible students with a study load between 51% to 75% is \$1830.40 which includes the Pension Education Supplement (\$1,622.40) and the Education Entry Payment (\$156). It is small in comparison to the work-ready qualification costs which can be upwards of \$9,780 but it does, and can soften the sharp financial edge, providing an opportunity for single mothers in receipt of income support a chance to obtain the required qualification.

NCSMC would like to bring to the Committee`s attention the [Parent Next Program](#) which will be increasing from 10 to 30 locations effective 1<sup>st</sup> July 2018. NCSMC has been informed that the genesis of this program is for single mothers with children under the age of 6 years to prepare for future employment. The expansion of the *Parent Next Program* is a contraction to the introduction of this legislation, which reduces single mothers` capacity to gain work-ready qualifications. Consequently, it appears that this legislation is more about `cost savings` than evidenced-based policy.

NCSMC has attached two good news stories as primary evidence in providing insight into how the current assistance supported these two women. The submission also contains evidence of the costs as stated in figure 1.

As always, the National Council of Single Mothers & their Children Inc would be available and willing to provide further information, and or appear before the Senate Committee. We are also confident that one or both single-mothers who had included their vignette would be willing to attend the hearing with NCSMC (perhaps via telecom), if this was deemed to add to the Committee`s knowledge.

We trust that the Committee will determine that this legislation is flawed, it must not proceed, and that the Committee`s report will reflect this finding.

Yours faithfully

Terese Edwards

Chief Executive Officer

## **Tell it Like it is: Education Assistance**

### ***Petra***

*As a single mother on PPS my son and I benefited enormously by my being eligible for pensioner education supplement.*

*Whilst I was a single mother, raising my son alone with no family in the country, and no support, I took on a variety of part time admin and customer service roles. These roles were all I had the time and energy for while my son was young.*

*As my son got older and more independent I started to question what I would do with my career. I certainly didn't want to continue in admin roles, as I felt frustrated in not using my full capabilities in the work place.*

*By chance I heard about PES and education entry payment – actually it was through one of those 'expose' stories about how pensioners 'rort' the system by claiming all sorts of entitlements!!! So I asked Centrelink about PES and if I would qualify. I did.*

*I identified the period in my pre-motherhood career when I worked in finance as happy and fulfilling and decided that I would return to that. Having been out of the full time workforce for 16 years at that time, I needed to update and upskill if I had a chance of returning to a fulfilling career.*

*The part time income I earned was still directed to my son's education, health and wellbeing, no spare for me to study but, PES gave me the opportunity to go to TAFE and get my diploma in financial services, and then I followed that up with the advanced diploma, also at TAFE. From that, when my son turned 18 I was able to re-enter the full time workforce! I now have a satisfying, fulfilling and well paid job in the finance industry. A job I would not have had, had it not been for PES and TAFE.*

*I am now concentrating on building my retirement savings, so I don't EVER have to be dependent on our flawed welfare system again. But, I know I would not be in this position had I not benefited from PES and subsidised TAFE qualifications.*

August 3, 2017

## **Sophie**

*My oldest child was born in 2000 when I was 21 yrs old. 2 weeks before his birth, my husband left us and so I was unexpectedly a single mother. When my son turned 1, I decided to return to study 2 days a week and completed a Certificate IV in 2001. In 2002 I began a diploma part time and switched to full time in 2003. At this point I was able to access the Pensioner Education supplement and also JET funded child care. Money was tight but I was determined to complete my education and so when I learned my diploma had a pathway option into a degree I continued study. I graduated with Distinction in 2006 with a Bachelor of Arts. My internship at a local council led to casual and then part time work.*

*I remarried in 2007 and had my second son in 2008, returning to work in 2009. My abusive and at my husbands insistence I reduced my work hours until by 2015 when I finally left the relationship I had been out of work for 2 1/2 years. I applied for the sole parent pension on 11 May 2015. I met the job network provider, applied for jobs and by the end of June had been offered a full time position with a university evaluating projects.*

*The job network had provided no assistance at all, however they insisted I attend appointments every month for the next six months although I was no longer receiving the sole parent pension. In one appointment my case worker made a snide comment about how high my earnings were.*

*In the 2015/16 financial year I paid \$15,166.37 in tax and repaid nearly \$4000 from my HECS debt. I calculated that had I remained on the pension, at \$743.60 a fortnight that the government would have paid me approx \$19334 for that financial year. The opportunity I had to educate myself gave a net positive of nearly \$40,000 to the Australian people in that one year.*

*I am so grateful for the opportunity I had to study back then. If I was in the same situation today, alone with a baby and desperate to improve myself to provide for my child I would not be able to. The sole parent pension has not being adjusted to account the increased cost of living, and lack of affordable housing. Reductions to the pensioner education supplement would have meant I could not afford university texts or childcare, especially during semester breaks. I would have had to struggle to find a low paying, unskilled job, with no hope of building a better life for myself and my children.*

*Impeding access to education doesn't just impact the individual who cannot improve themselves. It's a bad economic choice, depriving businesses of the income by reducing the individual's disposable income, denying the community the benefit of taxes that would have been collected and in the case of sole parents, risking intergenerational welfare dependency as children are raised in poverty which undermines their educational opportunities as well.*



**Cost as per figure 1 (page 2) as they appear on the table**

National Course Code: CHC32015  
TAFE NSW Course Number: CHC32015-01V02

**Course Description**

This qualification reflects the role of entry level community services workers who support individuals through the provision of person-centred services. Work may include day-to-day support of individuals in community settings or support the implementation of specific community-based programs.

At this level, work takes place under the direction of others and supervision may be direct or indirect. Work may take place in a range of community services organisations.

No licensing, legislative, regulatory or certification requirements apply to this qualification at the time of publication.

**ENROLLING IN FIRST AID UNITS OF COMPETENCY**  
If you are seeking to enrol in a First Aid unit of competency you are advised that to complete the unit you must be able to perform basic life support skills, for example control bleeding and perform cardiopulmonary resuscitation (CPR). If you have a disability that would prevent you from performing required basic life support skills you are advised that you will not be able to achieve the unit of competency.

**Related Pathways**  
Community Services

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**Study Options & Enrolment**

**Smart and Skilled** **Full Fee: \$5,390 | Max. Fee If Eligible For Subsidy: \$1,750**

Courses available under Smart and Skilled may attract a government fee subsidy. You must meet the individual eligibility criteria to receive subsidised training for a course on the NSW Skills List. Course Information

**Fee-For-Service:** This offering is for people living and working outside of NSW. **Full Fee: \$3,995**

There are no fee subsidises available, you will need to pay the full course fee. You may be eligible for a government fee subsidy, please check to see if you are eligible under Smart and Skilled. Course Information

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**Certificate IV in Community Services**

**\$ Payment Options**  
Flexible payment options are available for this course.

**RPL Available**  
Speed up your qualification using previous credit and experience. [Click Here](#) for more information

**Nationally Recognised**  
This qualification is provided as Nationally Recognised Training (NRT).

**Course description**  
This qualification reflects the role of community service workers who design and deliver person-centred services to individuals and/or groups. Workers may provide support, advocacy or interventions to individual clients, groups or communities across a range of services.

At this level, workers may be autonomous with limited responsibility within established parameters and may be required to supervise and lead other workers in projects or teams. Work may take place in a range of community service, case work or case management contexts.

- > Units of study
- > Frequently Asked Questions
- > Course Fees
- > Industry Insights
- > Course Reviews

**At a glance**

**Course Code:** CHC42015  
**Course Duration:** 24 months  
**Units:** 15  
**Recognition:** Nationally  
**Cost:** \$3,620  
(Do you qualify for a discount?)

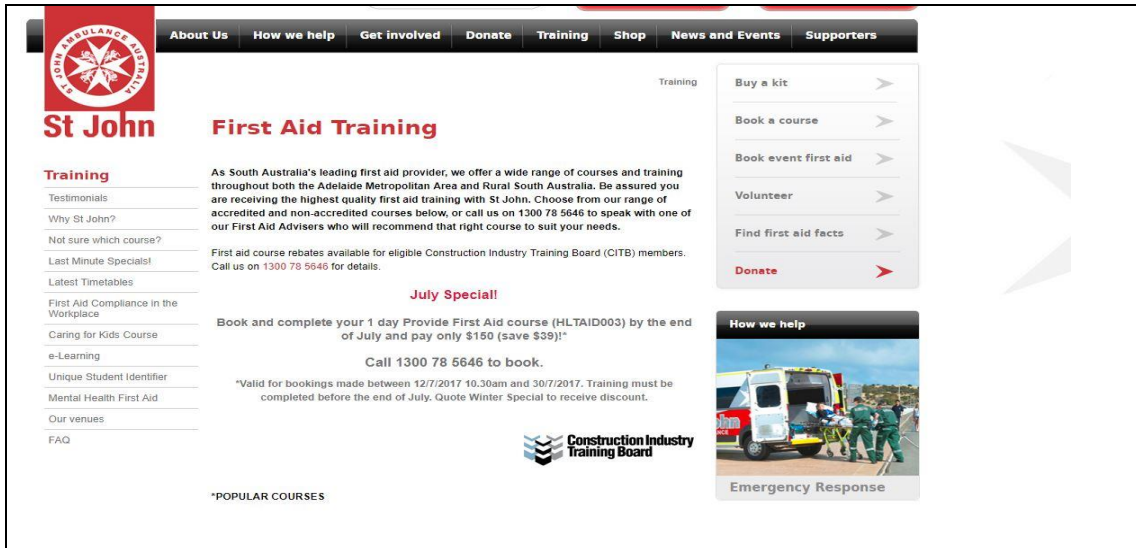
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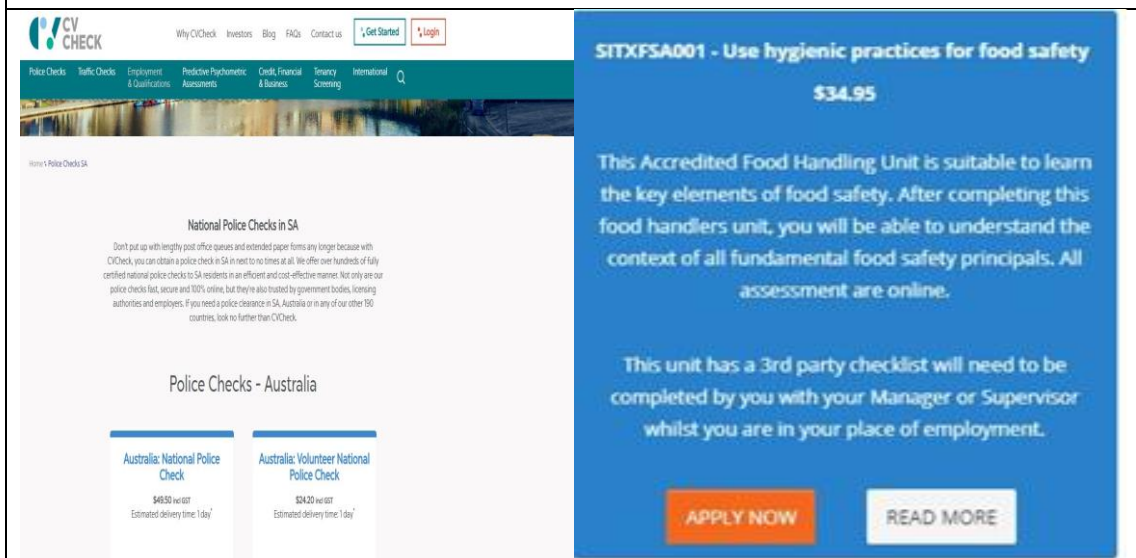
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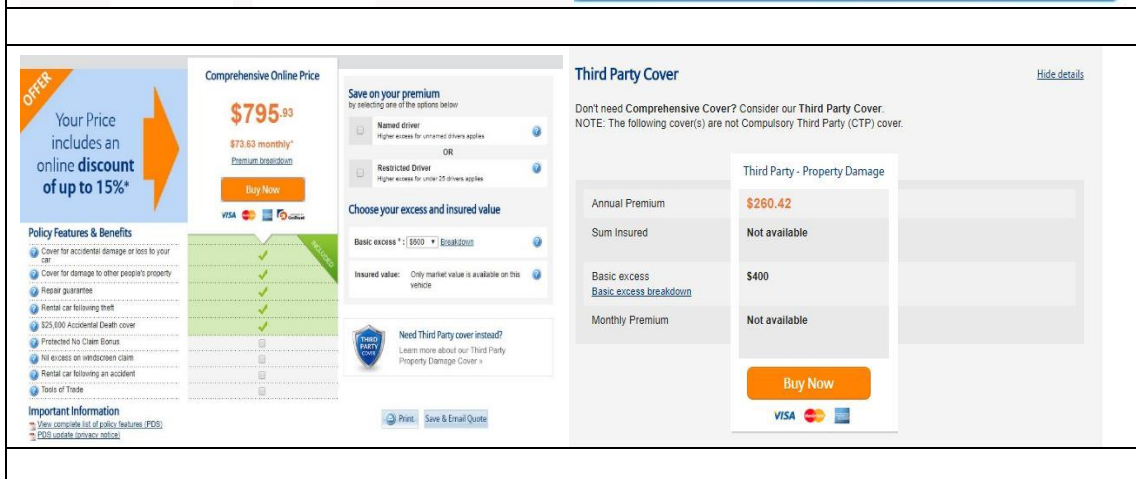
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