

I am writing to express my outrage and disgust over the proposed **Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012**, in which the government wants to force single parents off parenting payment and onto Newstart Allowance when their youngest child turns 8.

I am a single mother with a 5 year old son. His father left only weeks before my son's first birthday. After 6 months, he asked for a second chance, which I gave him but then he changed his mind again and abandoned his family to be with a 16 year old school girl. I have been single and raising my son alone since then. When my ex left the family home, I was then responsible for paying all the rent, bills and debts on my own. The CSA based my child support on my ex's previous year's taxable income, which was very low as he was running a home business and purposely fudged the numbers to reduce his income. So even though at the time we separated, he was employed in a full time and well paying job, he was only required to pay me \$9 a week. I could not cope with the financial strain so I returned to full time work when my son was 15 months old. I was lucky enough to have a sister who was friends with her boss and helped me get the job even though I had no previous experience in office work. This job was perfect for me as it was 9-5, Monday to Friday. But that was short-lived as about 20 of us were made redundant. Since then, I have struggled to find and keep employment that was suitable for a single mother. I applied for all kinds of jobs including fast food positions but it seemed they were more interested in young people who were available for all shifts. Since 2003 my work experience has been in the aged and disability care industry. I never held any formal qualifications for these positions and I found that a lot of these jobs were now requiring at least a Cert 3, so I decided to go to TAFE to get my certificate to improve my employment prospects. I was able to get credit for a lot of my previous experience and thanks to the Pensioner Education Supplement, I had extra help while undertaking the classes I needed. I received my Certificate 3 in Aged Care Work in 2010 and I found a job as an Assistant in Nursing through an agency, which was great but then I faced another problem. Aged care work requires shift work (morning, afternoon, night and weekend work). The AM shifts usually start at 6am. Daycares centres usually don't open until 6.30. Some open at 6 but that still doesn't help when you have to start at 6. I ended up having to rely on my mother to babysit so that I could take on shifts but that ended when my mum found a full-time job herself. I was left with the occasional weekend shift when my mum could help me out. I started looking for a new job as a Disability Support Worker as those positions are usually more flexible. I got a callback from one potential employer who was organising an interview time for me but when she found out I couldn't work nights or weekends, she said she couldn't proceed with my application. There have been many jobs that I am perfectly qualified for but I don't even bother to apply when I read "must be available for a 7 day roster" or similar. I eventually found a casual job as a DSW, however there were times when I would go a month or two without getting a shift. After calling and emailing numerous times desperately asking for shifts, and being ignored, I was finally told they do not have any shifts that suit my availability being that I was limited to working within before & after school care hours. So again, I am unemployed. I also attempted to go back to University in 2011 to finish my Bachelor degree in Nursing (which I started prior to having my child) but it became obvious I was going to have the same problems with finding suitable daycare just to undertake the practicable component of the course. I would have to do up to 8 weeks of unpaid prac working AM and PM shifts and that was just not possible. Even if I managed to finish the course, nursing isn't a family friendly industry as it requires shift work and I would just be facing all the same obstacles in regards to childcare. It became obvious that Nursing just isn't a practical career for a single mother and I feel that all the study I have already done towards my degree has just gone to waste. I have told you all this to explain to you *just one of the barriers* that single mothers face in finding and maintaining employment. Inadequate childcare has been the main obstacle that I have faced when it comes to employment; it is not that I don't have the qualifications, experience or the *incentive* to work. Daycare centres don't run nights or weekends and they're closed public holidays too. Childcare only caters for people who are lucky enough to have a family friendly job, but where are all these jobs? There is already a lack of employment that is flexible enough to suit single mothers. With all the single mothers losing the grandfathered parenting payment in January 2013, and all the mothers forced onto Newstart when their child turns 8, the demand for family friendly jobs is going to increase dramatically.

Since becoming a single mother, I have always tried to have at least casual employment. I would have preferred to be a stay at home mum at least during the early years but since my ex left; I simply cannot afford to live on PPS and FTB alone. With those two payments combined, I only receive \$498.29 per week. My family tax benefit has been reduced because according to Centrelink I am receiving \$400 a month in child support, even though my ex doesn't actually pay it. My current income falls below the poverty line. My rent alone is \$280 per week. I then have a part 9 debt agreement for \$80 a week, because like a lot of people, I had to rely on credit cards to get by when times were tough and then I was unable to pay them off. I am left with \$138.29 per week for food, phone bill, power bills, fuel, car registration, car services, unexpected bills like car repairs, school fees, uniforms, extras like school excursions, clothes and shoes for my child, essential work expenses (first aid certificate, blue card, manual handling certificate, driver's licence renewal) any medicines we might need if we get sick, dental care (the public dental system is a joke, I've been on the waiting list for 6 years!) and "luxuries" as I call them like haircuts, clothes and shoes for myself. As you can

imagine, \$138.29 is NOT going to cover those things! Forget car or contents insurance. If my car is written off or everything I own is destroyed in a fire, I have no resources to replace those items. I have had to reduce my food budget to \$30 per week at times just to get by. I cannot afford a home phone or home internet connection and I sold my laptop because I needed the money. I got an Iphone on a plan so that I could at least have some access to the internet. Realistically I still can't even afford that but I need to keep my phone on especially as I have a child and of course you need a phone if you're working/looking for work. My phone bill has been behind for months, I have been threatened with disconnection many times, I continue to get charged a \$15 late fee each month but somehow I have managed to keep my phone connected (for now anyway). My power bills are *always* behind. A few times, I have had to switch power companies just to keep my power on, because I can't pay the current company's bill and I just have to pay off the debt to paying it off in very small payments. This has been the case *before* the carbon tax came in, and my latest bill has shown a big increase since the start of the carbon tax. Recently, my car broke down and I was told it would cost me what the car is worth to have it fixed. Of course I didn't have the money to fix it anyway because as you can see, parenting payment doesn't even cover my basic living expenses and does not allow me to save money for emergencies. I also no longer have access to credit cards or loans so when faced with emergency costs, I have no reserves to draw from. So now my son and I are without a car. The nearest bus stop is a 45 minute walk. As you can imagine, without transportation, working or looking for work would be extremely difficult. When you have to rely on public transport you waste a lot of time walking to bus stops and waiting for the next bus and not every place you need to go is accessible by public transport. In my industry, having your own transport is a requirement of the job as you often have to travel to client's homes or different nursing homes around the area and often at short notice. My working hours are already limited due to my parental responsibilities and relying on public transport reduces my available hours in the day even further. I already face so many challenges trying to find and keep employment, please explain to me how reducing my welfare payments is going to *help* me get a job?

As you can see, I am really struggling and my expenses far exceed my income. I first applied for PPS in 2007 and I was not even aware that I would be forced on to NSA when my son turns 8 or that I would be required to start looking for work when he turned 6. I only became aware of this about 2 months ago when I received a letter from Centrelink giving me the bad news. This change means my weekly income will drop to \$435.84 per week. When I am already reducing my grocery budget to \$30 a week sometimes, what do you think a reduction in my income of \$62.45 per week is going to do? It's going to leave my child with no food to eat. How can you do this to families who are already living in poverty? This bill is supposedly a "fair incentive to work", but it is neither fair nor an incentive. Single mothers already have an incentive to work - the love for our children. Despite all the obstacles we face in finding and keeping work, two thirds of us are still in paid employment at some point. Besides that, we are *already* required to look for work once our children turn 6, so I find it insulting to my intelligence that the government expects us to believe this bill is purely about "helping" mother's find work. It is about saving the government money and in order to do that you are prepared to take it from those who need it most. Not only does Newstart Allowance reduce our incomes, but it means we are no longer eligible for the Pensioner Education Supplement which is supposed to help single mothers gain education so they can re-enter the workforce. Newstart Allowance also takes more money off working mothers than Parenting Payment does. On PPS, you could earn \$174.60 per fortnight plus \$24.60 for each additional child and still receive the maximum payment. Any amount over this and you lose 40c/dollar of your PP. On Newstart Allowance, you can only earn \$62 per fortnight before you start losing money and then it is reduced by 50c/dollar. Income above \$250 and you start losing 60c/dollar and there is no clause for addition children. Parenting payment actually gives you an incentive to work as you get to keep more of your money. Because of the lower earning capacity on Newstart Allowance, it will not be beneficial for single mothers to only work the minimum 15 hours. According to DEEWR, those on NSA earning between \$200 and \$500 a week (about 12 to 30 hours based on minimum wage) will lose *more* income than those not working at all. How is this an incentive to work? This will force single parents to seek full-time employment in order to be financially better off. On one hand the government acknowledges that single parents already have responsibilities and therefore only requires them to seek part time employment, but on the other hand reducing their welfare payments and imposing harsh income thresholds is forcing single parents to seek full time employment which will reduce their ability to meet their parental responsibilities. It may benefit the government to have less people on welfare and more people working and paying tax but how is it going to effect the families? Also, where are all the full-time *jobs* that are suitable for sole parents? I know the majority of jobs in my industry and a lot of other industries such as retail and fast food are casual. A single mother is already doing the work of two parents on her own (a full-time job in itself) and then having to work a full-time job on top of that you can imagine the kind of physical and emotional stress that is going to put on her and her children. Children will have to be put in before and after school care in order for parents to work full time, which means they could be spending up to 12 hours a day in school/child care. We will be seeing our kids in the rush before dropping them off in the mornings and for a short time after we pick them up at night before putting them to bed. We won't be there to spend quality time with them, help them with their homework, attend parent-teacher interviews or sports days. They will have to do their homework in a rowdy daycare

centre (if at all) and the staff won't be able to give them one on one help like they would get at home. These kids may also miss out on extra curricular activities which typically run before or after school. The government wants to get single mothers off Parenting Payment and onto Newstart Allowance in order to push them into full time employment and their justification is that generous welfare payments create "intergenerational welfare dependence". However a study commissioned by DEEWR and other similar studies have found that children with stay at home mothers have better outcomes in education which lead to better employment opportunities. The government claims single mothers who work will provide good "role models" for their children. Again, the government is not acknowledging that caring for children *is work*. Single mothers work a lot harder than married mothers because we're doing it all on our own. There are many more positive outcomes to having a stay at home mum than any *perceived* negatives.

The problem with Newstart Allowance (aside from the lower payment) is that you are no longer recognised as a single parent, you are just a "jobseeker" like any other and there are no considerations for the additional obstacles a single parent faces in gaining employment as opposed to a single person with only themselves to worry about. A person with no children does not have limitations on the days and hours that they can work, they do not have the additional responsibility of caring for children, they have less expenses than a single parent. A single parent has likely been out of the workforce for a much longer time as they have been at home raising their children. How does this bill address these differences in order to make things "fair" and "equitable"? As single mothers, not only do we have to take sick days when we are sick but also when our children are sick and can't attend school or daycare. Single parents are seen as "unavailable" and "unreliable" because of their limited available working hours and the fact that they probably take more sick days than other people. My son started Prep this year and in this short time, he has had many sick days due to colds, tummy bugs, a sprained ankle and hives he got while at school. I had to take time off work and because my employment is always casual, I am not entitled to sick leave. My son has no chronic health issues whatsoever and doesn't get sick very often compared to a lot of other children so I can imagine how much more difficult it is for children who do have chronic health conditions. I have depression myself and I also suffered with excruciating gallstones for 2 years while waiting for an operation through QLD health system. Single mothers don't get time off from their parenting responsibilities even when they are sick as there is no partner to help out so that we can rest and recuperate. This puts a strain on our health. This bill ignores these unique struggles that single mothers face.

Why can't we as single mothers choose to be there for our children just as partnered mothers can? This bill is suggesting that raising children is not legitimate work, yet childcare workers are paid to do exactly what we would be doing if we were allowed to be at home with our kids. I don't understand why the government is happy to subsidise childcare with the Child Care Benefit, Child Care Rebate and JETCCFA, yet they want to reduce support for parents and stop them from staying at home to look after their own children. Why is it that nobody begrudges seniors their pensions because it is assumed they have earned it by contributing to society, yet mothers raising children are not seen to be contributing to society? There is a stigma attached to single mothers that suggests we are to blame for our situation, that we don't deserve our welfare payments and even that we choose to become single mothers to "avoid work" and cash in on all the government handouts. By targeting single mothers with this bill, claiming that we need an "incentive" to get off our butts and work, the government is perpetuating this negative stigma. The majority of us are in this situation because we are the victims of domestic violence, infidelity, death of a spouse or because our partners chose to abandon their families. Most of us would still choose to work once our kids start school, even if we weren't obligated, but we only would choose jobs that fit around our children's needs and schedules. I can't help but believe this is a discriminatory and sexist policy as 95% of single parents are women. Instead why don't you target these deadbeat dads who use every loophole they can to avoid paying their child support? The national child support debt is in the **billions**. Thanks to the Howard Government and the changes made to family law, men now use "shared care" arrangements merely to reduce their child support obligations. Even having the child one night a week, will reduce their financial obligations. Shouldn't the government be more concerned with cracking down on these men who refuse to look after their own children instead of punishing the mothers who are already doing the work of both parents? Clearly the CSA is failing miserably. Their enforcement methods just aren't good enough. My ex is currently required to pay me \$400 a month but he does everything he can to dodge his child support obligations. He avoids calls and letters from CSA like the plague so they have to track down his employer to start garnishing his wages. This process takes at least 3 months. Once they find his current employer, he has already built up thousands in debt. After garnishing his wages for a little while, he will change jobs and the process starts all over again. Since my ex left in 2007, he has changed jobs at least 9 times that I can count. This is what a lot of men do in order to avoid CSA taking child support. The last two years, the CSA has intercepted my ex's tax return and this year it is set to happen again, assuming he actually does his tax return. Not lodging tax is another method these "fathers" use to stop CSA from taking child support. At present my ex owes me \$2800 in child support arrears. The CSA continue to give serial non-payers the benefit of the doubt instead of giving them strict penalties for not paying on time or in full and for purposely not lodging tax returns. Women are being told by the CSA that they

have "exhausted all avenues" and they are basically giving up and mothers are left with tens of thousands of dollars in child support owing with legal action being their only option to recover it. As child support and family tax benefit are linked, the government would save much more money if they made fathers pay a decent amount and actually enforced collection effectively.

I am writing this after finding out the government has just given themselves yet another pay rise, the second since March. With the combined pay rises, a backbencher's annual salary has increased by \$49,640 and the PM's salary has increased by \$129,064! How can you afford such huge pay rises? Could it be because you're saving \$700 million dollars by taking money from single mothers with the introduction of this bill? I find it interesting that MP's feel they need huge increases to their incomes, yet they don't feel people on Newstart, **who are living below the poverty line**, need an increase to their payments. There is currently another inquiry questioning the adequacy of Newstart Allowance payments so it seems a strange time to shift *more* single parents onto this payment. The government has been refusing to increase payments arguing that Newstart Allowance is a "temporary" payment and the low rate is designed to get people off the payment quickly. Why then are single parents being placed on Newstart Allowance if it is by design a "temporary payment"? Being a single parent is not a *temporary situation*. Obviously the government fails to see the contradiction here. Also at a time when we are seeing so many boats full of asylum seekers arriving on our shores lately and instead of taking a strong stance to stop the boats, the government has budgeted 2.5 billion dollars to be spent on these illegal immigrants over the next 4 years. Meanwhile, the government is reducing Centrelink benefits to its own citizens to save money. It is a disgrace and we are fed up with the poor decisions this government and previous governments have made in regards to welfare policy. If you want to make things more "fair and equitable" among parenting payment recipients, then repeal the changes made by the Howard government in 2006 and **allow all single parents to remain on parenting payment until their child turns 16**. I recommend you also consider increasing the payment rates for Newstart Allowance and Parenting Payment as they are simply not adequate. Prime Minister Gillard said recently in defence of her mining tax that all Australians deserve to share the wealth created by the mining boom, so why not start by sharing it with Australia's poorest rather than making policies that would make us poorer.