

council of
single mothers
and their
children



One in eight families **Australian single mothers'** **lives revealed**

Report of a 2018 national survey by the
Council of Single Mothers and their Children



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We acknowledge the Traditional Custodians of the land on which we work and live, and pay respects to Elders past and present. We recognise and value their rich culture and the formative and continuing impact of First Nations people and communities to the whole Australian culture.

FOREWORD

This survey of single mothers across Australia seeks to build a picture of their lives through data.



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We are pleased to publish this report in the 50th anniversary year of the Council of Single Mothers and their Children. In 1969, 'unwed' mothers in Australia were often compelled to relinquish their children for adoption.

Governments offered little to no support; churches generally offered moral judgement and to take the children; and families, for shame or lack of resources or both, offered little to no help.

In 2019, while single mothers in Australia are immeasurably more advantaged than these earlier mothers, too many still wrestle with poverty, unaffordable housing and lingering stigma.

Federal governments, having provided some support for sole parents in the past, have become increasingly strident in their calls for single mothers to become work ready or seek work regardless of the age of their youngest child, and increasingly punitive in their punishment of any who fail their tests. State and Territory governments and charities carry a greater burden resulting from the inability of families to afford groceries, utility costs and school fees; of increasing housing instability and homelessness; and the effect of mental stress.

Barbara Schade
Chair of the Board

The Council of Single Mothers and their Children continues to stand with all single mothers through the joys and challenges of parenting on their own, whether parenting alone through family violence, separation, choice or other circumstance. We strive for a time when single mother families in Australia are valued and treated equally and fairly.

We thank all the women who took the time to complete this survey, responded to specific questions and commented to provide further illustration.

A bequest from Josephine (Jo) Clancy, a founding member and first staff member of the Council of Single Mothers and their Children, together with a grant from the Office for Women has enabled the undertaking of this research.

Council of Single Mothers and their Children is also grateful to:

- **Breanna Large**, Masters of Social Work student on final placement for research and design work.
- **Michael Thatcher** of Pretentia for pro bono assistance in data cleaning, collation and early analysis.
- And particularly to **Irit Ziv** who has provided pro bono expert data analysis and capacity building, co-authored the report and brought dedication and wit to the process.

Jenny Davidson
Chief Executive Office

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EXECUTIVE SUMMARY



This report details the findings of the first national survey of single mothers across Australia undertaken by Council of Single Mothers and their Children. With over 1100 responses, the report provides a valuable addition to research on the family unit now acknowledged to be the one most likely to live in poverty. Gender, lack of affordable housing, undervaluing of parenting, the scarcity of secure and flexible employment, unpaid child support, and the Federal government's increasingly punitive welfare related programs are all contributing to this grim reality.

Our survey shows that single mothers are making great efforts to engage in paid employment, but even so, are experiencing financial hardship and concern regarding in their long-term financial wellbeing. This hardship often occurs regardless of employment status, level of education or location.

Comments reveal that mothers are often going hungry and children's diets are suffering. Children in a significant percentage of families are missing education and recreational opportunities, endangering their future capacity to engage fully in society. These mothers are battling to make ends meet, and paying a price in reduced self-esteem, resilience and long-term wellbeing.

The fact that 70.4% of respondents found it difficult or very difficult to meet their general costs of living in the past twelve months despite the fact that 65% are in paid employment, negates the widespread view that in Australia, a job means a liveable income. Of the mothers who responded, 45% have no savings and nearly 50% compete for costly and often inadequate housing in the private rental market. Respondents who identify having a disability (40%) are, along

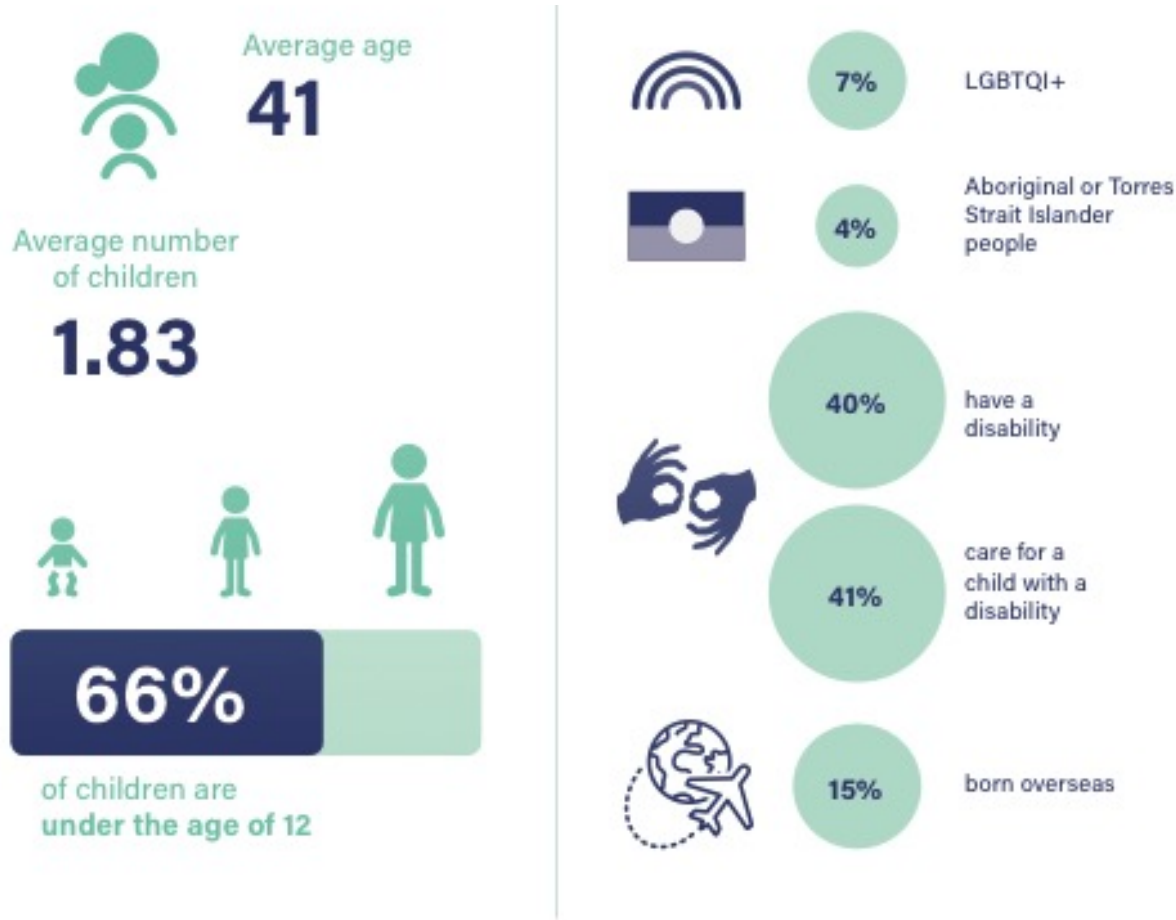
with many other people with a disability, facing higher rates of poverty than the general population.

Nearly 90% of respondents across all income brackets are concerned about their long-term financial wellbeing. This is a particularly worrying figure, as we know that older women are the rising face of homelessness,¹ largely due to their having spent years on low incomes caring for children, often without superannuation. Single mothers completing our survey are facing precisely this future, making it no surprise that the top issue on which they want Council of Single Mothers and their Children to advocate is housing affordability.

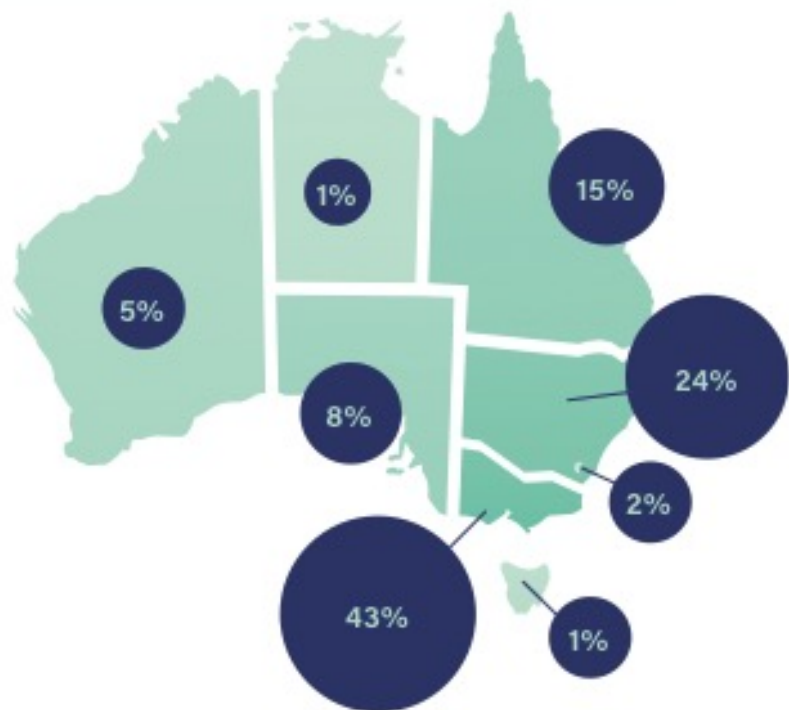
More than half (56%) of respondent families are or have been grappling with the family law system. Some mothers tell us that going through the Family Court to keep themselves and their children safe has impoverished them and even so, they describe outcomes that are unfair or damaging for their children. Violence drives the breakdown of many families and is a constant factor in the creation of single mother families. In our survey, we only asked those respondents who had been involved with the Family Law system whether they had experienced family violence. Even so, at least 42% of survey respondents report a history of family violence.

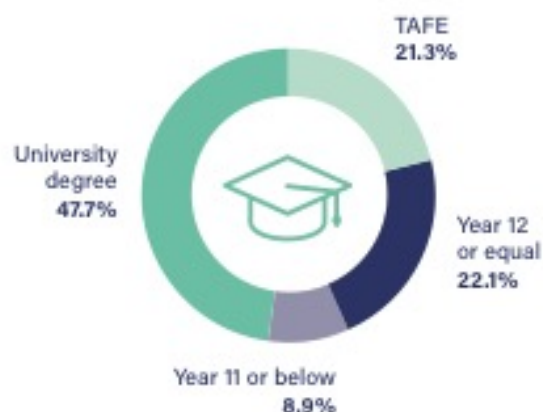
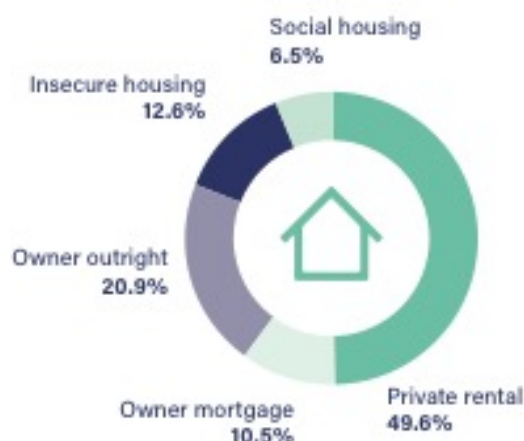
Despite all this, respondents identify resilience and determination as their greatest strengths. They are proud of their children and thoughtful about the kinds of changes that should happen in Australia to improve the lot of single mothers and their children. If governments were inclined to co-design welfare, employment, education support and family violence recovery with them, we would see statistics change for the better.

AT A GLANCE



Where survey respondents live:





AT LEAST

56%
have been involved with **Family Law**

42%
have experienced **family violence**

1 in 3
never or rarely receive their child support payments

What will make a difference?

Considering the views of respondents and their suggestions for improvements, the Council of Single Mothers and their Children make the **following recommendations to governments:**

- 1. Provide low income single mothers with the Parenting Payment Single (PPS) until their youngest child is at least in secondary school.** When single mothers receive the Newstart Allowance, it should take into account the costs of growing children and provide a liveable income.
- 2. Exempt low income single mothers from the Targeted Compliance Framework and any similar payment suspension penalty.** Instead, co-design with single parent groups genuinely beneficial work readiness programs that incorporates affordable childcare and supports women to complete post-secondary qualifications.
- 3. Better support the self-reliance and initiative of single mothers entering or returning to paid employment through raising the rate of income that can be earned before they are penalised.**
- 4. Increase the collection of formally assessed child support or provide a government guaranteed payment scheme.** This latter should in any case apply to families where violence has been an issue and continued contact between the parties' risks facilitating a continuation of the violence. Additionally, ensure recipient parents do not suffer income disadvantage or penalty when payments are in default or are late.
- 5. Introduce mortgage assistance for low-income single parents,** similar to rent assistance to improve single mothers ability to maintain a family home and reduce the likelihood of poverty and homelessness in older age.
- 6. Increase investment in social housing and various forms of affordable housing.**
- 7. Adopt a national approach to reducing poverty, with a particular focus on children.** We suggest all government policies and programs be assessed to ensure children do not suffer consequences of actions to penalise parents (such as through suspension of income support payments) and that the best interests and wellbeing of children is a policy priority.
- 8. Respond to the recommendations of the 2019 inquiry into the Family Law System by the Australian Law Reform Commission.**
- 9. Request that the ABS use gender desegregated reporting in their analysis of the lives of single parents in Australia** so that the realities of the situations facing female-headed single parent households are unmasked.
- 10. Provide support for low income single mothers to further their education and training**

ABOUT THE SURVEY



Background

'Single mothers' include any mother parenting alone regardless of marital status or journey to parenthood. Included are women who have escaped family violence, have shared care or full-time care, have chosen sole parenting, are raising their grandchildren, are permanent foster carers parenting alone, or are widowed.

As representatives and advocates for single mother families, the Council of Single Mothers and their Children wanted to gain a clearer, data-informed picture of single mothers' lives across Australia. We conducted this survey in September 2018.

CSMC's six priority areas 2017-2020

Income security	Education and employment	Mothers' health and wellbeing
Affordable, safe housing	Family law and family violence	Children's wellbeing

Methodology

The six priority areas of our work outlined in our strategic plan 2017-2020 and illustrated above influenced the survey design.² Research and early testing with single mothers influenced the final choice of questions that were largely multiple choices, allowing for free-text comments as applicable. These were interspersed with questions of perception using a five-point Likert scale.

Hosted on Survey Monkey, the survey was open from 14 September - 8 October 2018 with the invitation to participate communicated to single mothers through promotion by referral and partner organisations, to our list of 2750 members, postings on Twitter and on relevant single mother Facebook groups.

The survey design did not require respondents to answer every question, allowing them to focus on sections and questions of greatest interest to them. While we hoped this would mitigate dropping out of the survey due to its length (71 questions), the length and technical difficulties encountered by some respondents resulted in some responses being incomplete. We reviewed these to ensure meaningful partial responses and accepted most as valid. As the number of responses to particular questions vary considerably, the number relevant to each table or figure is included.

Overall, after excluding disqualified responses, there were **1,112 valid responses**.

Response rate

It is challenging to estimate a response rate. Given that there are 784,906 single mothers in Australia³, 1,112 seems a very small number. On the other hand, Council of Single Mothers and their Children had 2750 members at the time of the promotion and a regular reach of 3,500. Based on our established reach, the survey, which was open for a relatively short period, achieved a response rate of 32%. This rate is in line with accepted average response rates for surveys of this type and slightly higher than average for online surveys.⁴

Data management

All responses to this survey are anonymous and unidentified. We managed survey data with generous pro bono expertise and support in transfer to Excel, cleaning and analysis.

We used descriptive statistics to analyse quantitative survey data. Data from the Australian Bureau of Statistics (ABS), the national Household, Income and Labour Dynamics Survey (HILDA) 2018, and the ACOSS Poverty Report 2018 have contextualised the survey findings.

Survey parameters were derived from CSMC experience rather than from alignment with national data sets. All references to these external sources and any differences arising are noted.

The considerable amount of qualitative data has not been fully analysed but on key questions, we used QDA Miner Lite and Excel to manage the coding and representation of thematic analysis. The focus of the textual analysis has been to provide thematic descriptions of the overall data set, balanced with more nuanced discussions of particular issues arising from survey questions.

We used thematic analysis to construct short case stories. These are therefore indicative stories rather than the experience of an individual. *"Quotations"* in green font and italics are all direct quotes from survey respondents, chosen because they represent similar sentiments expressed by several respondents. Word clouds summarise issues raised frequently in comments on a particular question.

Future

The Council of Single Mothers and their Children plans to conduct a bi-annual national survey of single mothers with a key theme each time, e.g. housing or children's wellbeing.



KEY FINDINGS

1. Income security

Income levels

National data shows that regardless of the efforts of individual single mothers, the sole parent family unit is now the family structure most likely to be in poverty. 32% of sole parent families, of whom 82% are single mother headed, are living in poverty. 39% of children in sole parent families are growing up in poverty compared with 13% of children in couple families.⁵ The accepted definition of poverty in Australia is 50% of median income before housing costs.

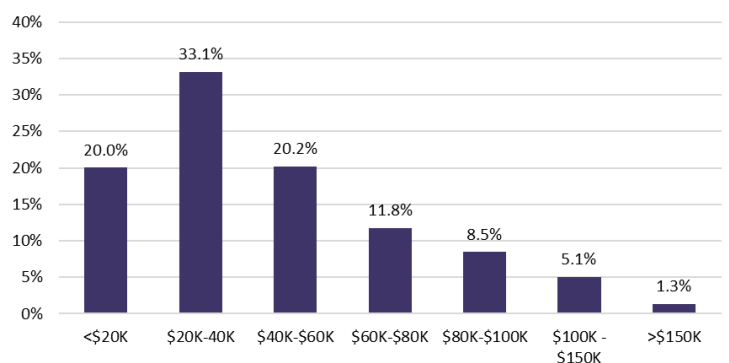


Figure 1.1: **Gross annual household income** (n=969).

73% of survey respondents are sustaining a family on less than \$60,000 annually, putting them a long way below the median weekly gross household income of \$1,616 or \$84,032 annually.⁶

Socio-economic distribution by location

The Australian Bureau of Statistics (ABS) uses census data to rank geographic areas (postcodes) in Australia according to relative socio-economic advantage and disadvantage. The Socio-Economic Indexes for Areas (SEIFA) broadly define relative socio-economic advantage and disadvantage in terms of people's access to material and social resources, and their ability to participate in society. Income is an important economic resource and is a core component of the SEIFA indexes⁷.

The ABS pool the ranked areas into ten equal sized groups (deciles) depending on their score. All areas are ordered from lowest to highest score, then the lowest 10% of areas are given a decile number of one, the next lowest 10% of areas are given a decile number two and so on up to the highest 10% of areas, which are given a decile number of ten.⁷

Using respondents' postcodes and ABS SEIFA data from the 2016 census⁸, survey responses were mapped to the corresponding Index of Relative Socio-economic Advantage and Disadvantage (IRSAD) deciles, and grouped by their annual income. As the survey only asked for respondents' income range rather than the precise amount, this does not exactly equate to the ABS use of equivalised income but does provide a solid comparison.

Table 1.1 below shows the distribution of respondents by income and IRSAD deciles. Blue shaded cells indicate higher percentage of respondents. The high concentration of blue cells in the low-income brackets and across all IRSAD deciles suggests single mothers' incomes as low regardless of the socio-economic status of their postcode. For example, some single mothers live in an advantaged area (decile 9 or 10) yet earn an annual income of less than \$20,000. This highlights their material disadvantage relative to their local community and impedes their families' ability to participate fully in social activities regardless of location.

Table 1.1: Respondents income by IRSAD Deciles (n=783)

IRSAD Decile in AUS	<\$20K	\$20K - \$40K	\$40K - \$60K	\$60K - \$80K	\$80K - \$100K	\$100K - \$150K	> \$150K	Grand Total
1	1.7%	2.8%	1.3%	0.4%	0.1%	0.1%	0.0%	6.4%
2	1.8%	2.9%	1.2%	0.9%	0.1%	0.0%	0.0%	6.9%
3	1.8%	1.3%	1.4%	1.0%	0.5%	0.1%	0.1%	6.3%
4	1.8%	3.8%	1.7%	0.9%	1.2%	0.0%	0.0%	9.3%
5	2.2%	4.9%	1.7%	0.8%	0.9%	0.5%	0.0%	10.9%
6	1.7%	3.6%	2.4%	1.3%	0.5%	0.3%	0.0%	9.7%
7	1.3%	3.3%	2.0%	1.5%	0.9%	0.8%	0.0%	9.9%
8	3.2%	3.2%	1.8%	1.4%	1.0%	1.0%	0.1%	11.8%
9	1.8%	4.9%	4.0%	1.5%	1.5%	1.2%	0.5%	15.4%
10	2.4%	2.8%	2.7%	2.6%	0.9%	1.4%	0.6%	13.4%
Grand Total	19.6%	33.5%	20.1%	12.3%	7.7%	5.4%	1.4%	100.0%

In their 2016 SEIFA data set, the ABS define low income as less than \$26,000 a year, corresponding approximately to 1st and 2nd deciles. High annual income is defined by ABS as being more than \$78,000, which approximately corresponds the 9th and 10th deciles.⁷ We applied these definitions to data in table 1.1 to estimate the proportion of survey respondents who are either low- or high-income earners. Results are summarised in Table 1.2 below.

Table 1.2: Proportion of low- and high-income survey respondents (n=783)

Comparing survey and SEIFA data	Low income	High Income
Observed ⁽¹⁾ – based on income reported in the survey (Low income: <\$26K; High income: >\$78K)	29.7%	15.7%
Expected – based on distribution by IRSAD deciles (Low income: deciles 1 and 2; High income: deciles 9 and 10)	13.3%	28.8%

(1) Note that as survey income brackets do not align with ABS definitions, we have assumed a uniform distribution within each income bracket in order to calculate the percentage of observed responses.

Table 1.2 makes it clear that among survey respondents, more single mothers have annual incomes lower than expected for the socio-economic status of their postcode, and there are fewer high-income mothers than expected in the higher socio-economic postcodes.

Sources of income

Most single mothers have one of two main sources of income: a salary from an employer or their own business, or a government provided payment. Figure 1.2 shows that more than half of the respondents receive all or most of their income from salaries and wages.

Government payments and salaries and wages are however not mutually exclusive. As with many partnered parents, 77% of survey respondents receive a Family Tax Benefit and some other supplementary payments. Figures 1.2 and 1.3 do not show these supplements as they focus only on survey respondents' **main** source of income.

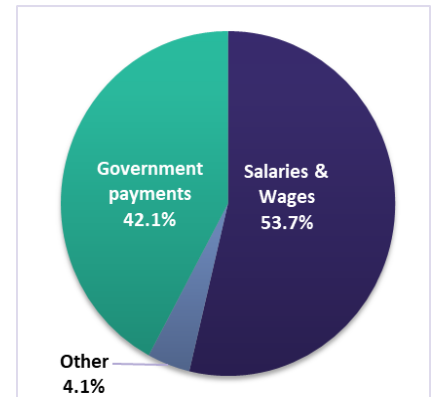


Figure 1.2: **Main source of income** (n=992). 'Other' includes investments, child support, superannuation and workers compensation.

Interactions between earned money and government allowances

When we take into account supplementary payments, many of which are also available to low-income partnered families, only 7.6% of single mothers receive no government payment at all.

As figure 1.3 shows, for one in seven of those in part-time, and one in two of those in casual paid employment, government payments are still their main source of income.

The fact that 92.4% of single mothers receive some form of government support demonstrates the vital role that benefits play in enabling single mothers to undertake the essential unpaid care of their children, and the importance of supportive government policies to ensure the wellbeing of single mother headed households.

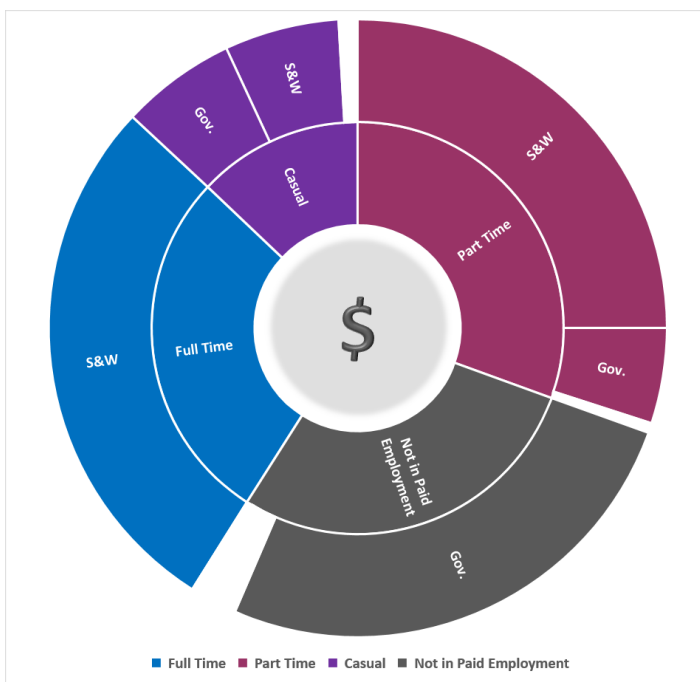


Figure 1.3: **Main sources of income by employment status** (n=858).

S&W = salaries and wages.

Gov. = government payments (pension or allowance).

Gaps in the chart represent other main sources of income, including investments, child support, superannuation and workers compensation.

Single mothers often experience interactions between earned income and government payments as highly complex and unfair. Governments have increasingly linked payments of pensions, benefits and allowances to programs referred to as 'welfare to work' with their attendant 'mutual obligations' that must be met each pay period to secure benefits.

Enacted through JobActive, ParentsNext and the Cashless Debit Card payment system, these serve primarily to communicate to the public the costs of the national welfare budget and the requirement for those receiving income support to find paid employment. Badged as helping vulnerable Australians get work, each of these has frustrated and angered single mothers who feel that valuable time is invested in avoiding and managing payment suspensions and penalties instead of caring for their families, and undertaking or seeking work.⁹

A particular cause of recipient stress is the management of 'taper levels' where, as earnings rise, government payments decrease or cut out. Management of income reporting is now automated and has led to nationwide complaints that the system is unfair, particularly when it leads to declarations of debt¹⁰; or invokes the job seeker Targeted Payment Compliance regime¹¹ which can lead to an income support payment being suspended or denied.

"Life as a single parent is hard enough without the punitive and harsh management of Centrelink payment issues."

"If you forget to report your income by the due date your payment is suspended or delayed and this can mean rent is late, bills are late or we go hungry until it is fixed."

"We need a better system for payments that is clear and easier to understand and doesn't take hours on the phone to organise."

Factors affecting source of income

Respondents' age and levels of education each illustrate to some degree, factors that may influence the likelihood of single mothers' main source of income being from a salary or government payment.

Figure 1.4 shows a significant gap between the fortunes of those aged 18-30 years that closes for those 55 years and over.

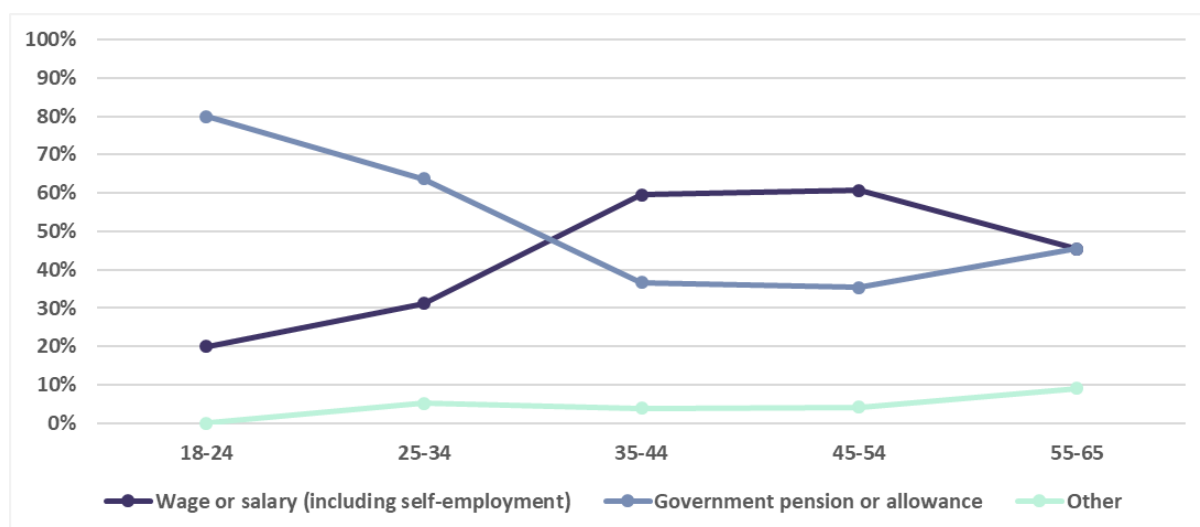


Figure 1.4: **Main sources of income by age** (n=821).

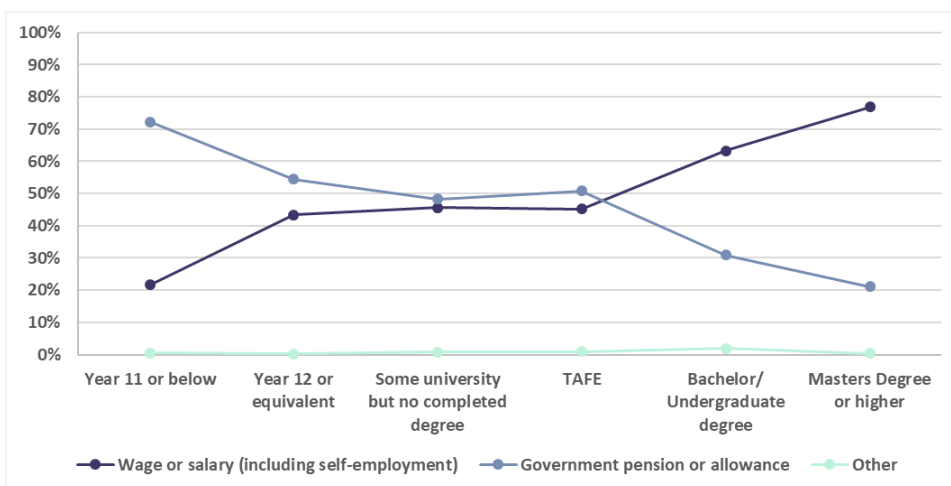


Figure 1.5: **Source of income by education level** (n=928).

While the average age of respondents was 41 years and 34-54 years is the peak time for receiving a salary, age alone may not determine the main source of income. Life circumstances affecting many single mothers include:

- Time spent uncoupling from a past relationship, including sometimes healing from violence and involvement with the Family Law system.
- Caring for a child or a parent with an illness or disability.
- Concentrating on parenting whilst children are young.
- Studying while children are pre-school or school age.
- Building the confidence and skills required to enter or re-enter the workforce or to develop a means of self-employment.

This, in concert with research on the lifelong consequences of children growing up in poverty, provides an argument for enabling single and low-income mothers to complete a TAFE diploma, under-graduate degree or beyond. We recommend governments consider creating comprehensive policies that assist women to afford further education when their life circumstances allow it.

Figure 1.5 demonstrates that as education levels increase, more respondents rely on salaries and wages rather than on government payments as their main source of income.

Child support

Child support is the main source of income for 2.1% of respondents.

The Australian Child Support Scheme involves the exchange of approximately \$3.6B¹² between parents to support approximately 1.2 million children¹³. Department of Human Services figures show that nationally the unpaid amount of formally assessed child support is \$1.6B¹³.

As an income supplement, child support has the potential to make a significant difference to population levels of poverty. Its complexity and administration are however, deeply contentious in Australia with virtually no one happy with the state of affairs.

There have been four major reviews since the inception of the Child Support Scheme in Australia, and two recent budget measures affecting its management. Despite these, paying and receiving parents say the system isn't working well, and the amount of child support not being paid continues to grow. The official figure of a \$1.6billion debt in unpaid child support relates only to the government collection system administered by the Department of Human Services Child Support. This is the 'formal' system. Government calculations assume that the child support privately transferred between parties (the 'informal' system) is paid in full and on time. Researchers and single mothers (both generally and those responding to this survey) dispute this assumption.

Respondents' child support arrangements (Figure 1.6) differ from the national average. In 2017-18, across Australia, 52% of child support payments occurred through Private Collection,¹³ while in this survey, this segment is only 19.4%. 28.3% of respondents say they have no child support agreement in place at all. 6.5% of these identified the reason as being 'single mothers by choice'. Those in the 'other' category largely also have no agreement, with 21% of these exempt from claiming child support due to family violence and smaller percentages saying the child's father was absent, dead, in jail or has a disability precluding earnings.

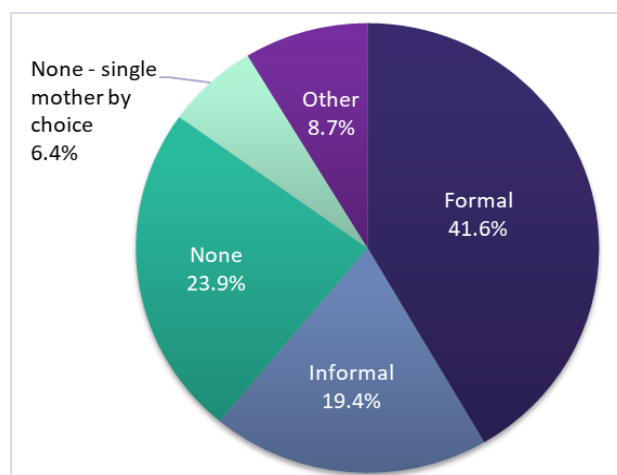


Figure 1.6: **Types of child support agreements** (n=993).

*Formal = Child Support Agency collect;
Informal = private collect;
None = no child support payments received from other parent;
Other = including binding (1.3%) and other agreements.*

Overall, child support is infrequently paid (figure 1.7). Of the nearly 42% of survey respondents in the government collection system, only 23% always received the payment in full and on time.

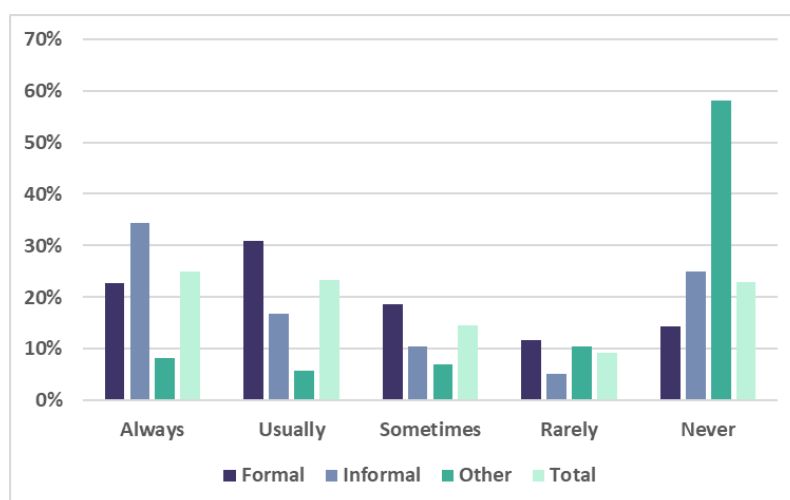


Figure 1.7: **Frequency of child support payments** (n=718).

Irregular child support payments are always a problem for the recipient parent, and ultimately for children. Erratic payments result in insufficient money for groceries, utilities and rent; school expenses that are late or deferred. These in turn mean children are often aware of the increased levels of stress for their parent, may not have the supplies and uniform they need at the time they need them, or feel ashamed at not being able to participate in camps, excursions and social activities.

The impacts of unpaid or inconsistent child support payments (Figure 1.8) reflect the situations the Child Support Scheme originally intended to remedy.

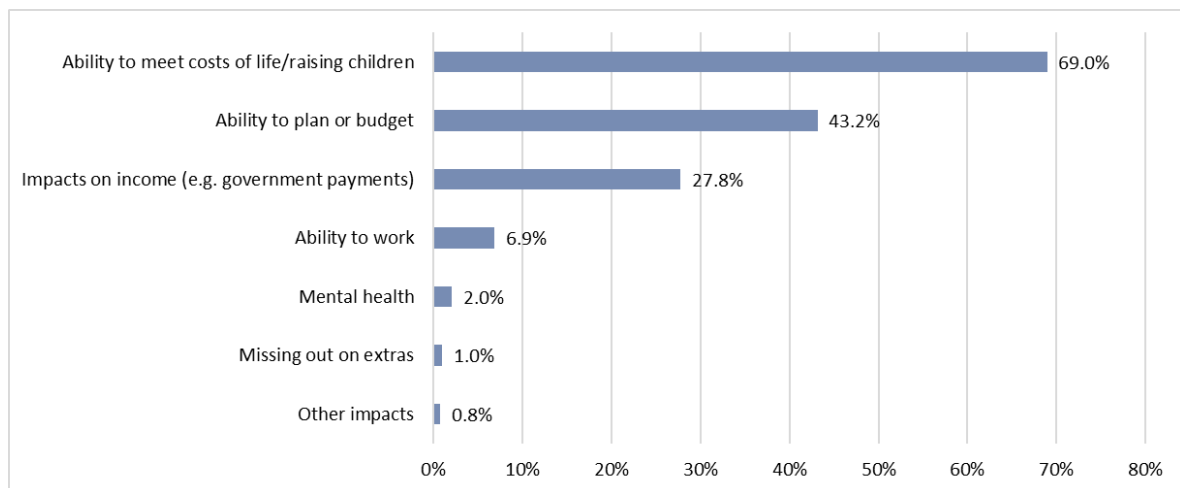


Figure 1.8: **Impacts of inconsistent child support payments** (n=493).

Respondents who receive some form of government support, particularly the Family Tax Benefit, report to our Support Line that if Child Support payments are not made for many months, when they resume or are back-paid the receiving parent can find herself facing a Centrelink 'debt' and then be disadvantaged for the time it takes to repay that.

"When you receive a catch up amount of child support, Centrelink treat it as an extra payment and your regular payment gets reduced as a consequence so you are still financially stuffed."

Research estimates based on the HILDA data show that when received, child support "payments reduced lone mothers' poverty rate by 21 per cent."¹⁴

Given the challenges for so many single mothers to meet the costs of living, and the rising number of single mother families living in poverty, the massive underpayment of child support is in our view both a political and policy question waiting to be resolved.

Asked what they thought would most improve the child support scheme, 57.8% of respondents nominated a fairer child support formula to reflect the actual costs of raising children (Figure 1.9). Unfortunately, this is unlikely to find favour with Government, as the last consideration of the formula saw the rate lowered, disadvantaging the parent with primary care.

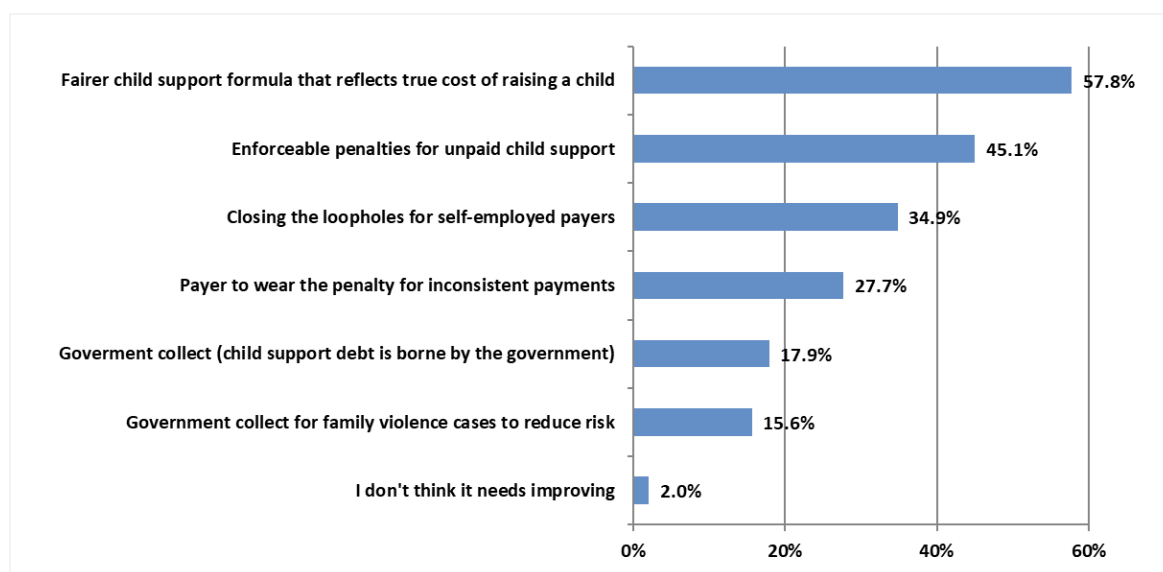


Figure 1.9: **Respondent suggestions to improve the Child Support system** (n=697).

Enforceable penalties for unpaid child support was the second improvement suggested and reflects the findings of researchers, family violence agencies and those who represent parents receiving child support.¹⁵

Many of these groups note a broad gender distinction in relation to child support, where the fathers (primarily the paying parents) suffer few penalties for not adhering to their obligations, while the mothers (primarily the receiving parents) are increasingly subject to punitive welfare policies that police their willingness to follow rules.

It is notable that only 2% of respondents thought there did not need to be any change to the system managing child support payments.

"We need to be considered financially independent from abusive ex-partners. The ongoing financial link is an aggravation that endangers me and my children."

"My child's father started working for himself this year and has intimated his income will probably reduce. In the meantime, he has travelled overseas, renovated a home and purchased another two investment properties".

"Single mothers should not be penalised financially for unpaid child support."

"The child support amount should increase to reflect the true costs of housing and raising a child."

"There needs to be a tangible consequence of not paying child support, like inability to renew license if in arrears of six months or more."

Financial wellbeing

'Financial wellbeing is a term that recognises that finances are inextricably linked with our individual and social wellbeing'.¹⁶ Increasingly it is a measure of family wellbeing and predictor of future resilience.

Our survey defined financial wellbeing as "...when a person is able to meet their expenses and has some money left over for unexpected events, is in control of their finances and feels financially secure". This definition is subjective, and survey respondents provided their perception of their own current and long-term financial wellbeing using a five-point scale.

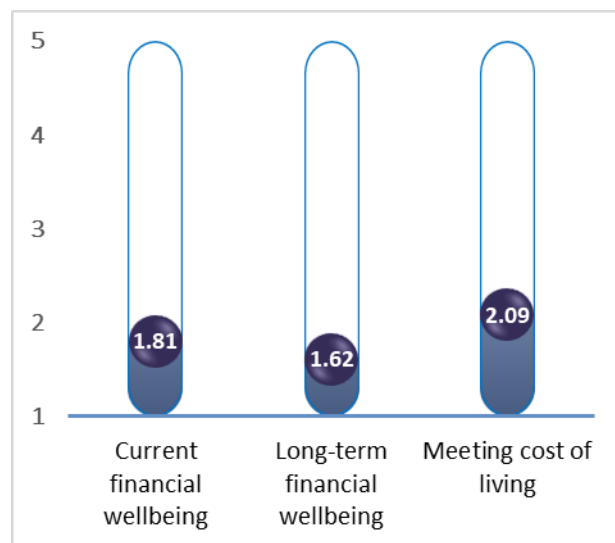


Figure 1.10: **Overall (average) scores for different financial wellbeing measures** (n=999). Responses range from 1 (very concerned/very difficult) to 5 (Not at all concerned/very easy).

Overall, the picture of financial wellbeing and confidence among Australia's single mothers is a grim one. With 89.5% of respondents 'concerned' or 'very concerned' about their long-term financial wellbeing, it is not surprising the overall score for this measure is very low (Figure 1.10).

Factors influencing overall financial wellbeing

Employment, education, income levels and age, affect respondent concerns about both their current and long-term financial wellbeing with Figure 1.11 showing the results for their long-term confidence. The pattern of this is similar also for respondent experiences of difficulty in meeting costs of living.

While higher levels of education and income and secure part- or full-time work positively influence the financial confidence of respondents (figure 1.11 (a), (b) and (c)), it is disheartening to see that age appears to undo much of the value of these protective factors.

Respondent data shows that from the age of 25 years on, single mothers' financial wellbeing declines markedly (figure 1.11 (d)). This finding accords with other research¹⁷ showing long-term financial wellbeing as uncomfortably gendered. Older women are more likely to have lower superannuation, insecure housing, and lower financial confidence for the future. It is worth mentioning however, that age has no apparent effect on the difficulty of meeting cost of living, where single mothers of all age groups find it difficult.



Figure 1.11: **Factors affecting long-term financial wellbeing:** (a) Employment status (b) Education level (c) Income level and (d) Age. Vertical axis – financial wellbeing score, ranging from 1 (very concerned) to 5 (not at all concerned). In all charts, the dashed line is the overall (average) score for all survey respondents (=1.62) and the solid line represents the score for the relevant sub-groups of respondents

Savings

Another factor contributing to financial wellbeing is the level of savings, with a national report on financial wellbeing finding that: "Having less than \$1,000 in savings and investments was strongly associated with low levels of financial wellbeing."¹⁸

The same report found that only 22% of Australians have no savings.

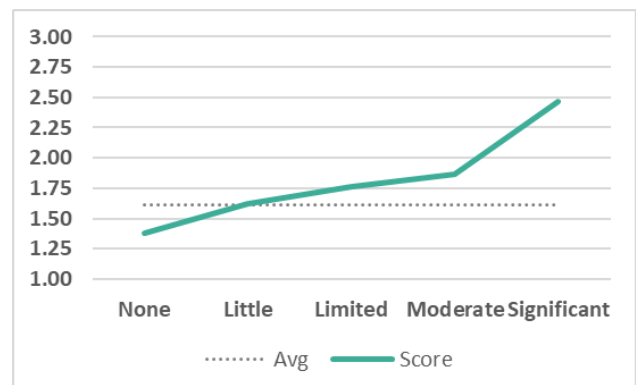


Figure 1.12: **Long-term financial wellbeing by savings**

Our survey found that **45% of respondents had no savings** and another 23% had less than the equivalent of one-month's income (Figure 1.13)

As income is low for most survey respondents, the ability to save will be limited.

High-income single mothers are in a better position to save regularly, yet even among respondents with an annual income of \$100K or above, 30% have no savings at all. Nevertheless, there is a positive relation between the level of savings and the financial wellbeing score.

At an immediate and everyday level, a lack of savings affects the ability of a household to meet unexpected costs, engage in social events, and can indicate levels of anxiety and stress.

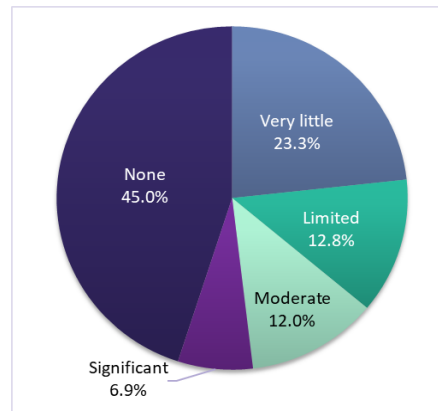


Figure 1.13: Current level of savings, including cash, bank deposits and other formal savings like bonds and term deposits (n=971). 'Very little' savings: equal to less than 1 month's income; 'limited': equal to 1-2 months' income; 'moderate': equal to 3 months' income.

Meeting the costs of living

70.4% of survey respondents found it 'difficult' or 'very difficult' to meet their general cost of living expenses in the last 12 months.

These respondents describe intense hardship just in managing everyday expenses. 30.6% of 740 comments by respondents on this topic addressed food insecurity, including not having enough food, having to choose poorer quality food, their inability to buy meat for their children, having to cut the grocery bill and 'going without' so their children could eat. Other common themes were anxiety, the negative effects of their financial situation on their children and their own despair at the cycle of debt facing them as they struggle to keep up with bills.

Factors affecting the 'meeting costs of living' score show broadly the same patterns as those described earlier for financial wellbeing. Quality education, secure employment and higher income levels all make meeting daily costs less difficult. Interestingly, respondents whose youngest child was between 6 and 12 years at the time of the survey were finding it most difficult to meet the costs of living (figure 1.14(a)). This age group represents a number of things including:

- For those mothers receiving social security payments, they are moved from the low but almost manageable Parenting Payment Single to the unmanageable and unsustainable Newstart Allowance.
- At five and six years, children around Australia are starting school with the additional costs this represents. Available figures suggest the minimum a parent will be expected to pay for a 'free public education' is \$1,300 a year while a national survey conducted in 2017 by the Australian Scholarship Group¹⁹ suggests that for most families the annual cost is two to three times that much. Clearly, this additional cost will affect all respondents.
- Single mothers relying on social security and trying to save enough to cover education costs each year, often without the benefit of child support and with the increasing withdrawal of significant support mechanisms such as the School Kid Bonus, are facing a particularly harsh struggle and one they cannot win with such a low income.

One in eight families: Australian single mothers' lives revealed

Meeting the costs of living becomes more difficult as the number of children in the household increases (figure 1.14(b)).

Our analysis regarding the age of the youngest child does not consider this factor.

Nevertheless, even when adjusting the scores to consider the number of children, the overall pattern observed in 1.14(a) remains similar: it is more difficult to meet the costs of living when the youngest child is between 6 and 12.

"If rent and utilities go up again my children and I will be living in the car."

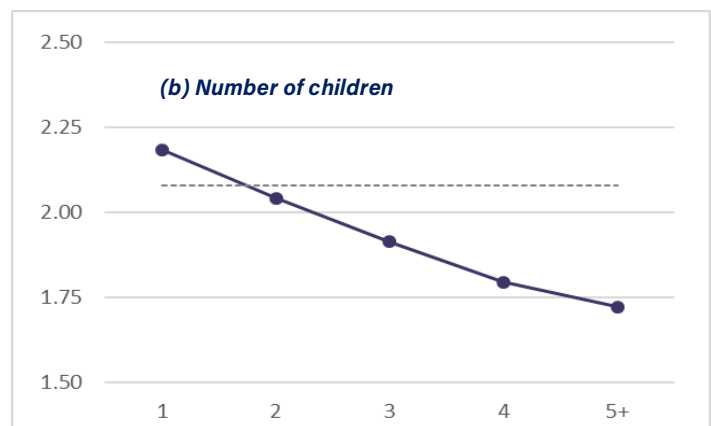
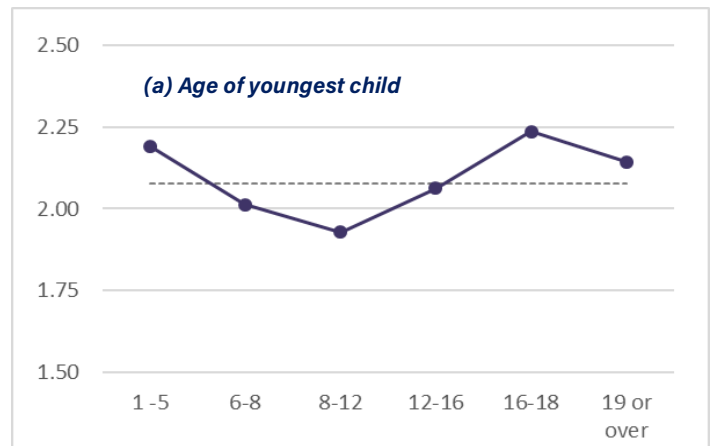


Figure 1.14: **Cost of living score by (a) age of youngest child (n=823) and (b) number of children (n=820).**

The vertical axis is the 'meeting cost of living' score, ranging between 1 (very difficult) and 5 (very easy). The dashed line is the overall (average) score for all survey respondents (equals to 2.09). The solid line in each chart represent the score for the relevant sub-groups of respondents.



Tania's Story

Tania escaped severe family violence when she had cancer and her former husband turned on the children. With complex health issues, she has not been able to consider paid employment and now on Newstart, the family is struggling. Tania says; "I struggle to pay bills though I've never been cut off. I'm dreading the beginning of the school year as my eldest starts secondary as my youngest starts primary."

KEY FINDINGS

2. Employment and education

Parenting is work

All single mothers are engaged in essential work, whether in paid employment or not. A highly diverse group in age, culture, educational background, numbers of children, geographic location and so on, what single mothers have in common is sole parenting. Even this varies considerably with different proportions of exclusive or shared care and different levels of amicable engagement with the father of their child or children.

Single mothers want a stable, sufficient and sustainable income that facilitates raising their child or children to the best of their ability. Many want to enter paid employment when they feel their children are old enough. Some however, like many partnered mothers, are not keen to put their child into childcare when the child is young and the economic return is slight or nil. This is relevant as formal childcare remains expensive in Australia despite subsidies, which many find complex to arrange and manage,.

Successive governments have demonstrated a desire to see single mothers engage in paid employment and thereby reduce the national welfare bill. Despite considerable differences of opinion between single mothers and governments on the timing of paid employment, the effects on family life of time engaged at work, and the cost-benefit analyses of the types and levels of paid employment available, the goal of a stable, sufficient and sustainable income is perhaps one held in common.

"More security in employment would mean I would worry less about saving for the future."

"When I ticked more time to work, I meant 'if childcare was not so expensive I would work 5 days a week'."

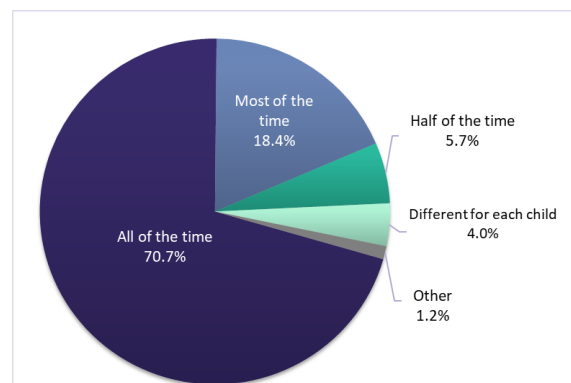


Figure 2.1: How often single mothers have the care of their children (n=826).

"All of the time" means 100% of the time.

"Most of the time" means between 60%-99%.

"Half of the time" means 40%-60%.

"Other" means they care for the child less than 40% of the time.

Note that in cases where care is "different for each child" (4%), usually one child is a baby cared for by the mother at 100%, and in most of these cases overall care of children is 80-99%.

70.7% of survey respondents have care of their children all the time (Figure 2.1).

Full responsibility for the care of one or more children has direct implications on the capacity of an adult to take up paid employment. With one adult in the household, there are twenty-four hours commute to and undertake paid work; run the household; parent and transport children to their activities; and sleep and care for oneself. With two adults in the household, there are forty-eight hours available for the same tasks. Thus, a single mother with primary care responsibilities for children will weigh such factors as her earning capacity; the proximity of paid work to home and childcare; and age of her children in determining how much she works.

Paid employment

Engaging in paid work is contentious for some single mothers, as the following comments demonstrate:

"I hate the assumption that if you can work you should work. My kids would not be as happy and as well-adjusted if I had to go to work. They cannot - and should not have to - raise themselves."

"I am concerned by the increasing push towards employment when children are very young."

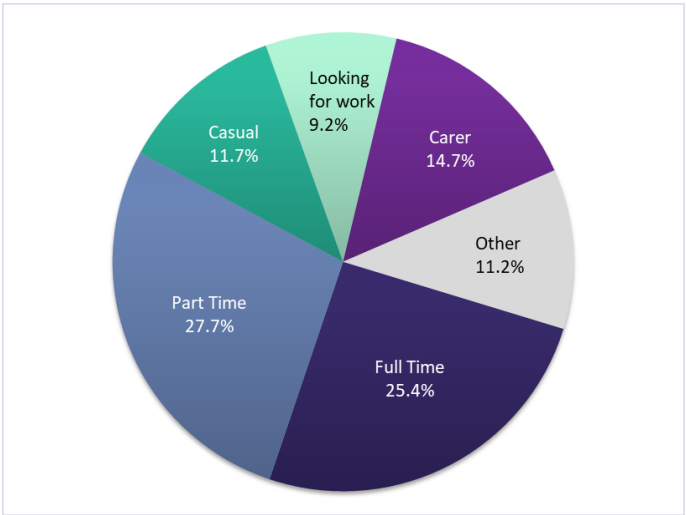


Figure 2.2: **Employment status** (n=1112). "Other" includes single mothers not in paid employment as they are students (5%), volunteers (2.4%), have a disability (1.2%), retired (0.3%) or for other reasons (2.3%).

Despite expressed reservations about going to work whilst simultaneously parenting young children, close to 65% of survey respondents (Figure 2.2) are in paid employment with an additional 9.2% looking for work. This is above the national average of 57% of single mothers in paid employment.²⁰

"I work full-time to provide for my children and my future as a responsible adult parent."

"I am self-employed and I love it."

"It's hard to get part time work as a professional. I have to apply every year and I often miss out to those who can work full time."

"I work casually because given the choice of hours and shifts as a nurse I can't work a regular roster."

Factors affecting participation in paid employment

Figure 2.3 shows quite starkly the different drivers for full- and part-time work. These differences express dilemmas common to both couple and single parent families: to work less and prioritise care for the children, or to work full-time to keep up with the cost of living and the costs of housing.

Each family makes its own decision based on factors including ability to find preferred work, family responsibilities and the cost/benefit balance.

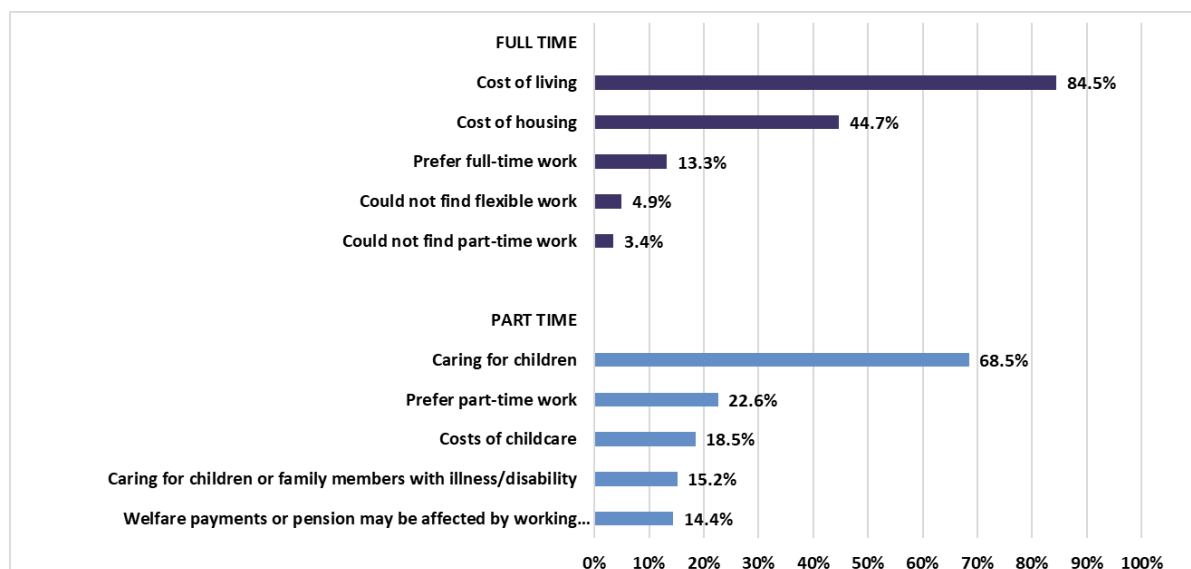


Figure 2.3: *Main reasons for working full-time (n=264) or Part-time (n=270).*

Age of the child

Single mothers, both in our survey and in national data, tend to increase their engagement in full-time work as their youngest child ages, reflecting the need many express to fit their paid work hours around their children's needs.

Among survey respondents, the increased engagement in paid work begins when the youngest child is in the six to eight year age group, having started school.

"Employment should not be full time until the youngest child is at least 12, the legal age for a child to come home from school to an empty house."

This comment reflects the law in Queensland, where the respondent lives and reflects similar comments that indicate a preoccupation with the 'legal age' and the 'right age' at which children can be left alone. Other states and territories do not have a legal age but across Australia, a child left alone in circumstances authorities deem unsuitable is a ground for the involvement of welfare and child protection services.

In 1993, Council of Single Mothers and their Children initiated a 'Home Alone' campaign to challenge government expectations they would work and leave their children to do so. Respondent views reflect a commonsense notion held by many parents that children under twelve years of age are safer with an adult present and available.

In Figure 2.4, the trend in the dark blue lines shows the increase in engagement in full-time paid employment as the youngest child ages.

Against all negative stereotypes of single mothers when we include full-time, part-time and casual employment, around 60% of survey respondents are engaged in paid employment throughout their child's growth to adulthood.

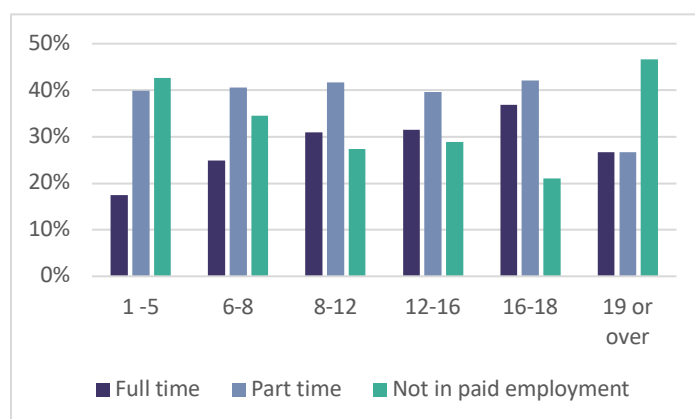


Figure 2.4: **Employment status by age of youngest child** (n=824). Part-time includes casual work.

Comparison with data from the Australian Bureau of Statistics (ABS)

The ABS analysis regarding single parents and paid employment in the 2017 Labour Force Survey²¹ defined child age groups differently to those in our survey and defined part time employment as working less than 35 hours a week. CSMC part-time data in figure 2.4 (above) and table 2.1 (below) includes casual work.

In Table 2.2.1 we have adjusted survey respondent age groups to the ABS age groups, assuming a uniform distribution in each age group.

Table 2.1: **Comparison of employment status by age group of youngest child** (% per age group)

Age group of youngest child	ABS Labour Force Study 2017					CSMC National Survey 2018		
	Single parent families			Single parents employed full-time by gender		Single mother families		
	Parent employed full-time	Parent employed part-time	Parent not employed	Single mother employed full-time	Single father employed full-time	Mothers employed full-time	Mothers employed part-time	Mothers not employed
0-4	16.3%	23.4%	59.0%	12.7%	45.9%	17.4%	39.9%	42.6%
5-9	32.7%	25.3%	41.7%	29.2%	49.5%	25.3%	40.8%	33.9%
10-14	40.8%	27.4%	30.2%	36.7%	57.1%	31.2%	40.9%	27.9%
15-24	51.0%	25.1%	22.7%	46.3%	68.1%	32.7%	38.7%	28.6%

Both sources show a trend where single parents take up full time employment as their youngest child grows with the ABS noting that, "this increase was more prominent for single mothers". **The ABS gendered data in green shows the significant difference between the levels of single mothers and single fathers in full-time employment.** These columns reflect the pattern of Australian society generally where women are more likely in both partnered and shared care arrangements to be the carer of young children²² and men find arrangements to support full-time work including extended family care or paid childcare.

Survey respondents with children under five years show higher rates of full- and part-time employment than in the ABS data (table 2.1).

"I have 2 jobs... one 2-day a week contract & the other self-employed... so work at least 5 days a week but not "full time" with the benefits of it."

Fewer respondents with children over 15 years are working full-time than in the ABS comparison group although more are working part-time. It is difficult to draw conclusions about this, but contributing factors may include the difficulty finding work after a long time parenting; single mothers returning to study to improve their long-term earning capacity; and the need for some teenagers to have a parent present to support them through difficult times or to minimise self-harm. Of note also is that 66% of all the children of survey respondents are under the age of twelve years while only 15% of respondent mothers are caring full-time for children and not looking for paid work.

"I'm a mum first. I want to be there for my kids."

Number of children

Work in the Household Income and Labour Dynamics Survey (HILDA) shows that: 'Single mothers' full-time employment rates are higher than those of their partnered counterparts.' This is an important comparative finding and challenges occasional media and political representations of single mothers as being wilfully welfare dependant. The HILDA data also shows however, that: 'this only applies to one- and two-child families, where 35.5% and 31.0% of mothers, respectively, work full-time. In contrast, out of all family types, single mothers with three or more children are the least likely to work full-time (only 18.8%).'²³

Table 2.2: **Single mothers' paid employment status by number of children**

	CSMC National Survey 2018			HILDA statistical report 2018 [^]		
No. of Children/ Employment Status	1	2	3+	1	2	3+
Full time	26.2%	26.2%	19.0%	35.5%	31.0%	18.8%
Part time	45.5%	40.0%	29.4%	25.8%	29.1%	25.7%
Not in paid employment	28.3%	33.8%	51.5%	38.7%	39.9%	55.6%

[^]Note: HILDA data is pooled from 2001 to 2016

In the comparison above, our survey shows more mothers in part-time work and lower numbers of mothers not working, regardless of numbers of children.

Care of children while working

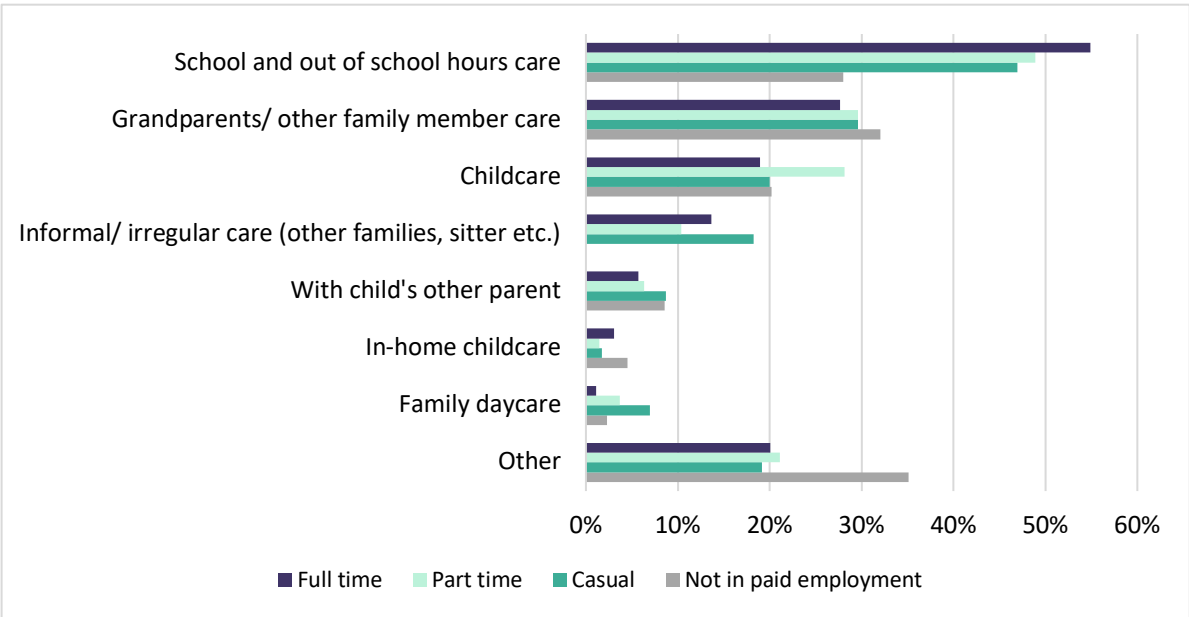


Figure 2.5: **Arrangements for the care of children while working, by employment status** (full time, n=264; part-time, n=270; casual, n=115; not in paid employment, n=396).

School, grandparents and childcare form the basis of care supports for single mothers regardless of their paid employment status. The child's other parent appears to rarely provide care in work hours.

Respondents who are not in paid employment utilise childcare almost as much as those who are in paid employment. While this may seem counterintuitive, we know that mothers need time to do things without their children, whether that is study, medical appointments, voluntary activities, or just to have a break. Respondent mothers not in paid work do not use informal care at all and along with those in casual employment are most likely to have an arrangement with the child's other parent.

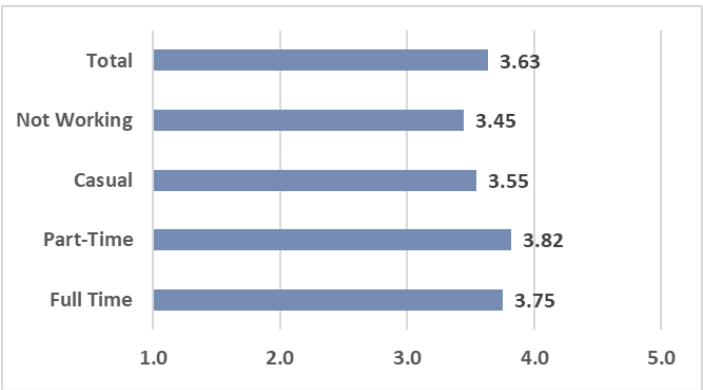


Figure 2.6: **Respondent satisfaction with child care while they work** (n=1045).

The use of 'in-home childcare' is small numerically but comments make it evident that having affordable access to this form of childcare would be of great benefit to those mothers who need to travel for work, or are shift workers in hospitality, health, or other sectors and for those who have a child with a disability.

Overall, **respondents are moderately satisfied with the care arrangements for their children while they are at work.** All score above three on a scale of one to five with those in casual employment least satisfied and those working part-time most satisfied (figure 2.6).

Education

Nationally, 66.7% Australians have attained a non-school qualification.^a Almost three-quarters (71.4%) of those employed had a non-school qualification, with 31.4% having a Bachelor Degree or above.²⁴

Survey respondents have higher education rates than the national average with 69% having a non-school qualification and 47.6% having a Bachelor Degree or above.

Distressingly, these higher levels of education do not translate into higher levels of income, although they do positively affect rates and types of employment.

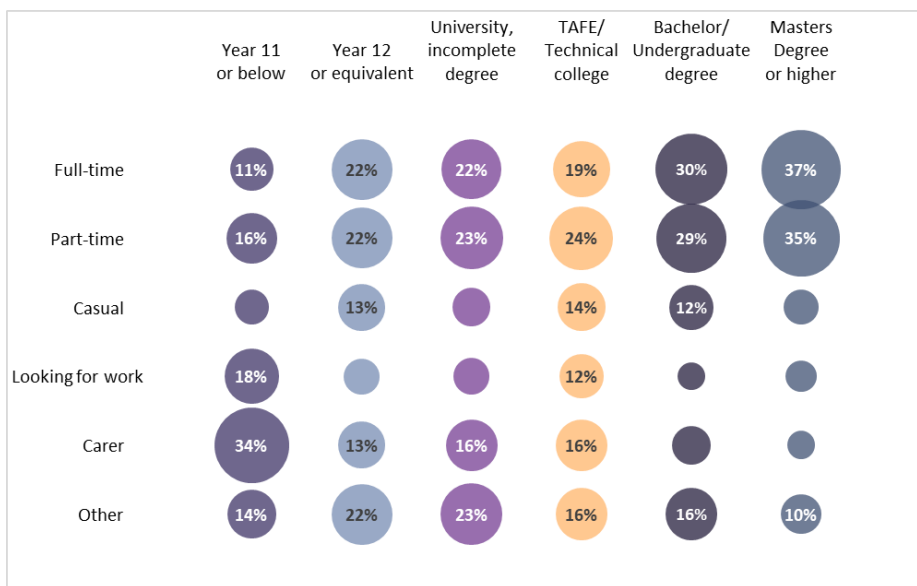


Figure 2.7:
Employment status by education
(n=933).

Percentages are per education level. Data labels <10% are not shown.



Jessica's Story

Jessica is a skilled and well-trained academic who has worked in three countries. When she returned to Australia, she returned to study to gain additional qualifications and undertook this willingly, believing it would pay off. She found it harder than she expected, parenting her child alone, studying and working part-time, and managing the additional costs of after-school care. She says the irony is that after all the work and stress she is unable to achieve more than casual academic work, and finds herself locked out of research and promotional opportunities.

a. This variable used by the Australian Bureau of Statistics, describes the level of a person's highest completed non-school qualification, which are educational attainments other than pre-primary, primary or secondary education. They incorporate Certificate, Diploma and Degree level qualifications.

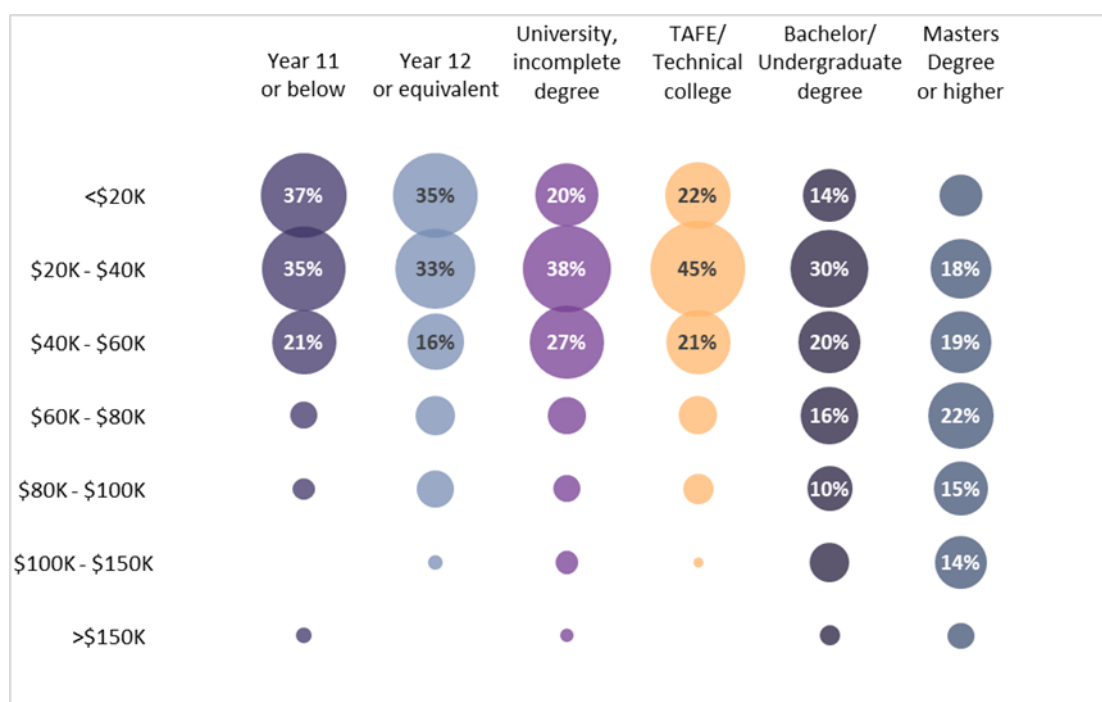


Figure 2.8: **Income level by education** (n=904).

Percentages are per education level. Data labels <10% are not shown.

Figures 2.7 and 2.8 show higher rates of mothers not in paid employment among the lower education levels cohorts, particularly for Year 11 or below, and receiving low incomes.

Those with a TAFE or Technical College education do not appear to fare much better than those who completed Year 12 at secondary school. We did not however distinguish in the survey question the level of TAFE education which ranges from Certificate 2 (very low wage prospects) to Diploma level (slightly better wage prospects), or the nature of the course. Figures provided by TAFE Australia show courses in careers traditionally male dominated (e.g. Certificate IV in Work Health and Safety, a 33 week course) attract higher wages than those traditionally female dominated (e.g. Diploma of Nursing, a 2 year course), despite neither requiring a pre-requisite. In this example, the salary difference equates to \$90,700pa as opposed to \$52,100pa.²⁵

Figures 2.7 and 2.8 show that while higher education level is related to full-time employment, income is still usually low (<\$60K). Considering comments made by respondents, we speculate that:

- Single mothers may be more likely to prioritise flexibility and proximity to home and childcare over higher payment
- Single mothers are less likely to achieve promotion while they have dependent children.

Regardless of any reason however, the families feel the impact of this reduced earning capacity in their immediate circumstances, and it has long-term repercussions for the women in retirement and potentially for their children's futures.

Making it easier for single mothers to work

Since 2006, Australian governments have adopted similar approaches to welfare conditionality, shifting from an acknowledged right of Australians to social security support to 'mutual obligations' and a drive to move recipients from 'welfare to work'.²⁶ These approaches are associated with reducing the national welfare cost although they have at times, declared an aim to reduce poverty and to lower risks of inter-generational poverty and reliance on social security. Current government members insist that the best form of welfare is a job, ignoring the dearth of suitable and sustainable jobs for those with sole parenting and other caring responsibilities.

Given the rise in observable poverty in single parent families since 2006 and the national expansion of the employment-focused programs JobActive and ParentsNext, it is important to consider the types of work arrangements and supports that could translate into paid employment arrangements that would improve the lives of both single mothers and their children.

Among respondents currently in paid employment, the factors that would most improve job satisfaction are receiving higher pay and flexible work conditions (figure 2.9).

In Figure 2.9 we see responses vary according to work status on the idea of fewer or more paid working hours with those working casual hours wanting more and those in full-time wanting fewer. Part-time employment is a relatively sweet spot, reflecting the reality that one adult can only manage so much.

"Closer to home/childcare" is a preferred improvement for a relatively small group although respondent comments show long daily commutes negatively affect the children and therefore the mother also.

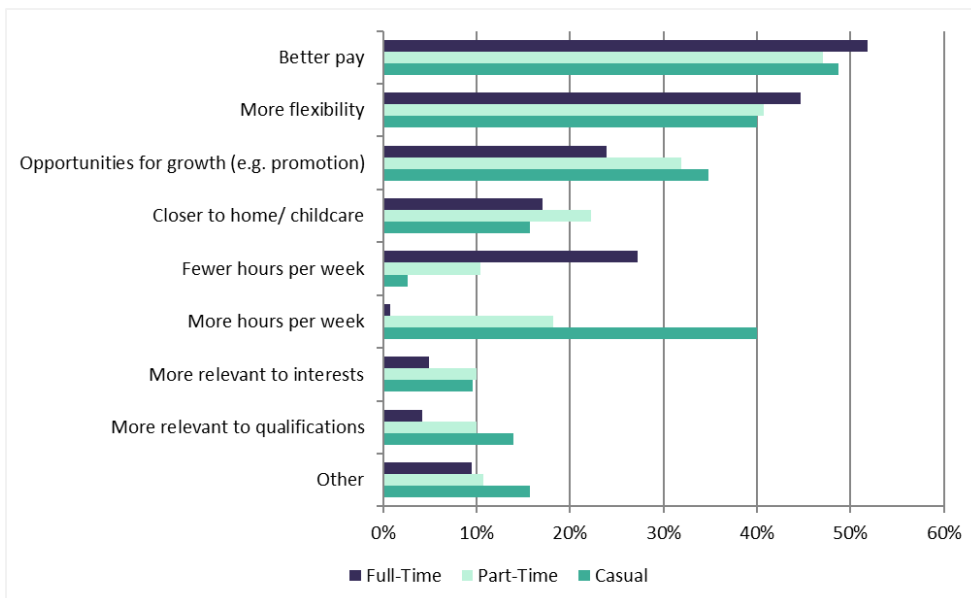
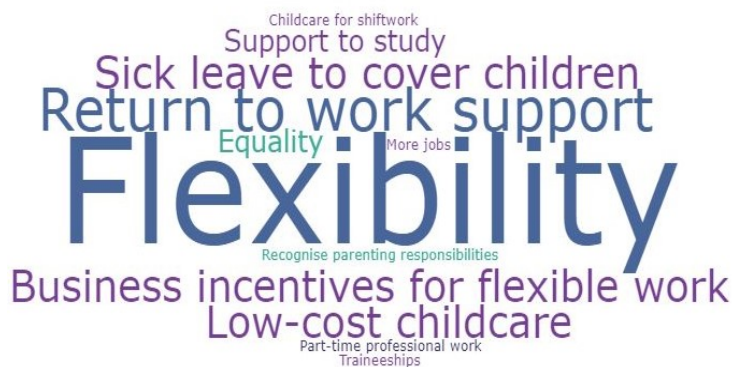


Figure 2.9: Means to improve single mothers' job satisfaction, by employment status (full time, n=264; part-time, n=270; casual, n=115).

58% of the 300 respondents who made comments nominated flexibility as the key improvement to facilitating paid employment for single mothers (see word cloud below).

Ideas made by respondents are summarised in the word cloud below and range from providing employers with incentives to offer flexible work options to practical suggestions such as creating positions within school-hours in part-time or job-sharing roles; the ability to work from home if need be and additional sick leave to cover care for sick children. Many emphasised the importance of acceptance by employers and fellow employees alike that balancing paid employment with sole parenting responsibilities is legitimate and worth supporting. Other key suggestions included better support for single mothers to study and return to work; and affordable childcare particularly for shift workers and those on rosters.



Visual representation of respondent suggestions to improve work for single mothers

"I spend 3 hours a day commuting because we can't afford to live closer to school and work."

"I have 2 kids, no friends or family close by for support. I work fulltime and my salary only just pays our rent, child-care fees and food. I have to take my 4 year old to day-care at 6.45am and I feel so guilty for that."

"I have to travel for work and it is so hard leaving them for days at a time, and expensive. Mum can't do it anymore so have started leaning on their dad a little but that never lasts long. There are not many options for single mums like me who go away for work, and incredible guilt and anxiety with every trip - but it is my job and it is how I pay the bills."

"Extra annual/sick leave for single mothers who use all their own leave when their children are sick. I had pneumonia earlier this year and couldn't take time off because I had no leave, and couldn't afford to not work."

"Give incentives to employers to employ single parents on reduced and flexible working hours to meet their parenting responsibilities."

"Help single mums find employment that fits in with children. Children's mental health and safety is at risk when their only parent is physically and mentally exhausted. Children's right to have a parent present should take precedent."

KEY FINDINGS

3. Housing

Respondent comments and answers demonstrate the extraordinary efforts they make, whatever their circumstances, to create and maintain a safe and comfortable home for their children. The context in which they do this however, as national data on housing affordability shows, ranges from challenging to nigh impossible.

Records at the Council of Single Mothers and their Children show housing concerns have been in the top three presenting issues to the Support Line for a decade²⁷ Issues raised with the Support Line include rental and mortgage costs; finding safe and suitable housing near children's schools; dealing with rising rents; and landowner inaction on things such as mould, unsafe wiring and other hazards.

A small research project supported by CSMC in 2007 and referencing contemporaneous data²⁸ makes it clear that the housing situation faced by many single mother families today has been dire for over a decade. Given the difficulty in securing public and social housing even for those on the lowest incomes, nearly 50% of survey respondents are in the private rental market (figure 3.1).

From Figure 3.1, we see that 31.4% of respondents live in their own home (with or without a mortgage), only 6.5% live in social housing,^b and one in eight (12.6%) live in insecure housing, indicating an increased risk of homelessness.

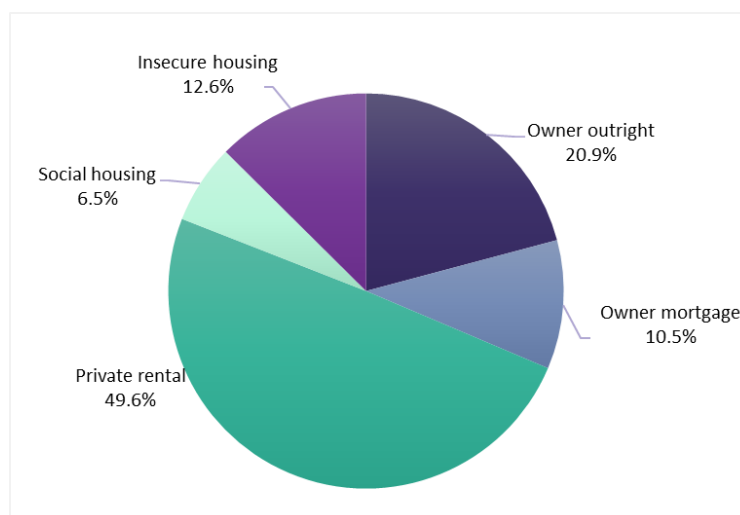


Figure 3.1: Housing situation (n=892). Private rental includes private or shared lease for over 6 months. Insecure housing includes temporary accommodation (shelter or refuge), living with family or friends, short term private rental (no lease or lease for less than 6 months), and insecure accommodation (such as boarding house).

^b Social, public and community housing in Australia refers to short and long term housing that is government owned or funded through not-for-profit agencies. It is often very difficult to enter but once in, can provide affordable and stable accommodation for long periods.

Nationally “renters in the private rental market are at considerably more risk of financial stress than people in other housing situations.”²⁹ Housing stress is widely defined as having housing costs more than 30% of household income.²⁹ One report estimates that 82% of low-income single mother households are living in rental stress: “(The) majority of these women earn \$41,600 per annum or less, meaning they are paying between 40% - 70% of their income on rent.”³⁰

The HILDA report notes that “In common with the findings for financial stress (and indeed for poverty), single-parent families have the highest rate of housing stress. They experienced a particularly large increase in housing stress prevalence between 2009 and 2010, and the rate of housing stress has since remained considerably above the 2009 rate.”³⁰ The 2007 CSMC study mentioned above suggests single mothers were feeling the pinch before broader research reflected the hard times.

“On a priority transfer waiting list. Current housing/environment is inadequate, toxic and socially isolating.”

“Living in a shared rental property with another family member.”

“Living in a condemned, over crowded house.”

“I live in a cheap house in a rural area because I could not afford to live in the city. This has limited my employment opportunities considerably so my job is not matching my qualifications.”



Figure 3.2: Housing situation by income level (n=867).

National figures on housing stress come to life as we consider figure 3.2 above. It is a sobering proposition to consider having an annual income of \$20,000-\$40,000 and having to rely on the private rental market to have a roof over one's head.

Insecure housing has significant negative effects on the immediate and long-term wellbeing of both adults and children. The Australia Institute of Family Studies (AIFS) identified separation as a trigger for housing stress. “Forty one per cent of children who had moved house as a result of parental separation moved from a two-parent family that was not in housing affordability stress to a single parent household where affordability stress was now an issue.” “For those who had stayed in the family home when their parents separated, 30 per cent were in households that had gone from having no housing affordability stress to experiencing this problem.” The AIFS report also identified this as an ongoing issue, with it continuing for over two years in twenty-five percent of cases³¹.



Beatrice's Story

Beatrice and her 12-year-old son have moved nine times in his life. Bea receives a disability pension and wrestles with a mental health condition. Despite all their moves, she has managed to stay in the neighbourhood near her son's school and friends, learned a great deal about the rental market, worked with agents to reduce their prejudice, and now advises policy makers.

Confidence in long-term housing

Respondent levels of confidence in their long-term housing situation is low (figure 3.3). This is not surprising given the high percentage of income that single mothers are paying on rent or mortgages, and anticipates the rising proportion of older women becoming homeless in Australia.

It is perhaps self-evident that those who are currently feel their housing is secure housing will be those who have the greatest degree of confidence in their long-term housing prospects (figure 3.4).

Among survey respondents, those who own their own home outright are the most confident. For those in social housing, where government support and fixed rents usually make housing predictable and affordable, there is some confidence. For those in private rental or insecure housing, confidence is lower than average.



Natalia's Story

Natalia was a successful businesswoman when she escaped a brutal relationship with her small child. Now forty, she finds herself terrified by her long-term prospects. Unable to continue the career that saw her working long hours and shift work, she has had to retrain while supporting herself and her young daughter with casual work. Having been secure, she knows what it is like to lose that feeling. She spends many nights researching mortgage loans, areas where she might buy, and the implications for older single mothers when their children are independent and their work options reduce. She doesn't like what she sees and wants governments to consider innovative solutions to a growing national problem.

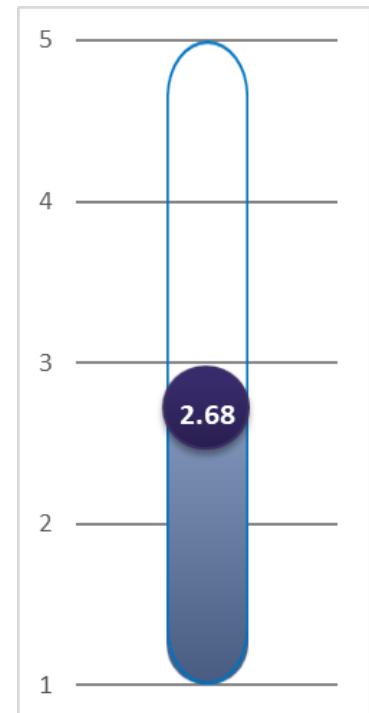


Figure 3.3: **Overall confidence in long-term housing situation.** (n=901). Scores range between 1 (not at all confident) and 5 (very confident).

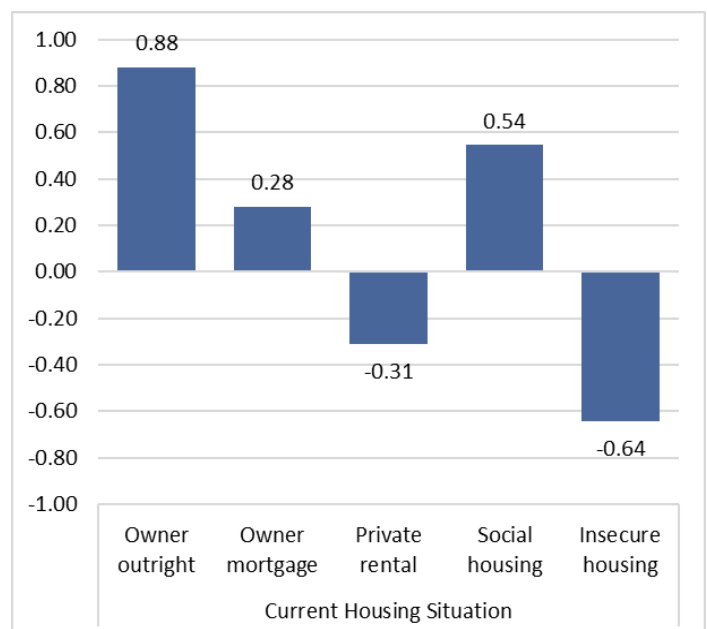


Figure 3.4: **Confidence in long term housing situation by current housing situation** (n=889). The confidence score was calculated for each cohort. The Y-axis depicts the difference of the cohort-based score from the overall (average) score. A positive result means the cohort is more confident than average. A negative result indicates a lower confidence levels for the cohort.

Figure 3.5 below shows responses grouped by source of income, age, employment type, mother's disability and children's estimated average ages, thus providing a broad view of confidence across a range of factors.

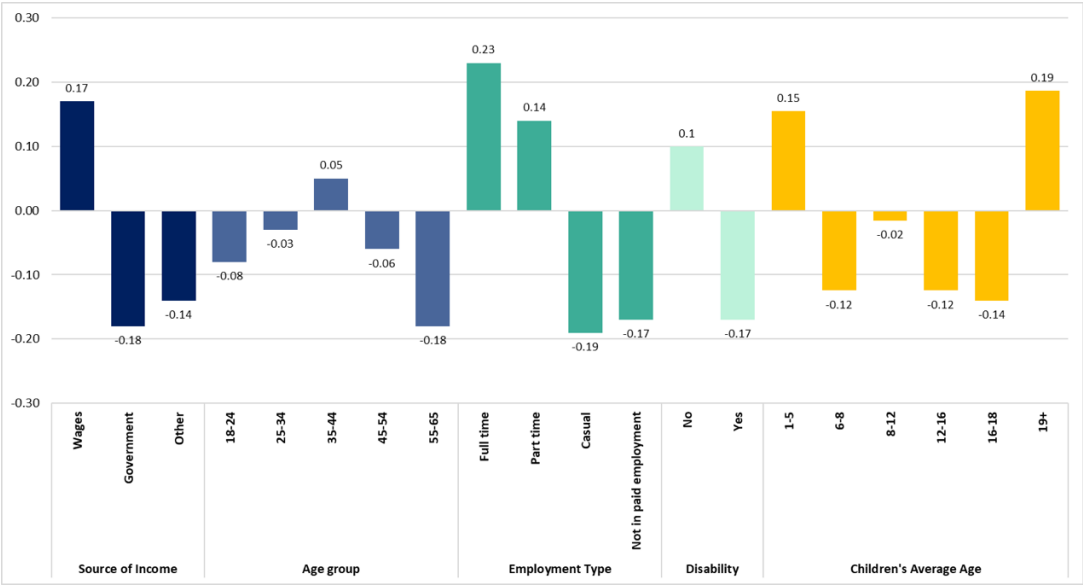


Figure 3.5: Factors affecting confidence in long-term housing situation.

The confidence score was calculated for each cohort. The Y-axis depicts the difference of the cohort-based score from the overall (average) score. A positive result means the cohort is more confident than average. A negative result indicates a lower confidence level for the cohort

In figure 3.5 we see that those dependent on government support, those who are younger or older, those casually employed, and those with a disability are the least confident about their future housing. Conversely, those in full- or part-time work, earning a wage, who have no disability and either a pre-school or an adult child have greatest confidence.

Differences in relation to the age of the child (yellow bars) are interesting and somewhat counter-intuitive. In relation to those with children 0-5 years, there is a higher percentage of sole mothers by choice, and the group overall tend to be younger, more likely to have only one child and to have been less involved with the Family Law system. Those whose children are now adult are perhaps experiencing the optimism of greater freedom to take on work although this is speculation and, as Figure 3.6 makes clear, it is not until income rises above \$150,000, that confidence begins to soar.



Figure 3.6: Long term housing confidence score by income level (n=871).

We calculated the confidence score for each income bracket.

The Y-axis depicts the difference of the cohort-based score from the overall (average) score. A positive result means the cohort is more confident than average. A negative result indicates a lower confidence levels for the cohort.

While one in four survey respondents described themselves as 'confident' or 'very confident' about their long-term housing options, only 6% opted out of the chance to nominate policy improvements (Figure 3.7).

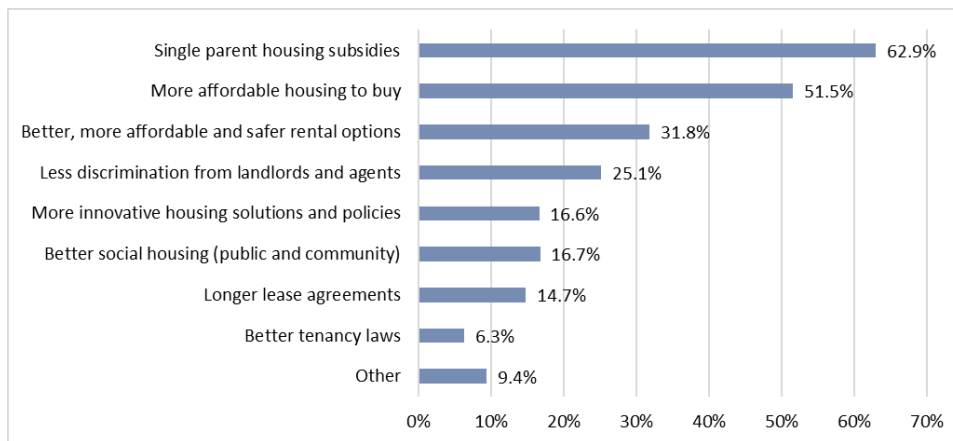


Figure 3.7: Respondents' suggestions to improve their housing situation (n=844).

Comments in the category of "Other" recommend: better loan and repayment terms from banks (2.4%); making more money through better jobs, better pay (1.7%); quicker settlements in the Family Courts and ending financial abuse (1.8%); and more flexibility (of housing types and locations) (1.9%).

Since the 2017 joint report by CHOICE, National Shelter and the National Association of Tenant Organisations (NATO),³² there have been growing calls for improved tenancy laws around Australia with some improvements made. While these changes are welcome and include slightly longer leases, protections for tenants experiencing family violence, minimum premise standards, and extension of minor tenant rights, they do not address the top six big picture solutions suggested by respondents in the table above. Here single mothers show themselves interested in long-term, nation-wide solutions.

The top three of these, 'single parent housing subsidies', 'more affordable housing to buy', and 'more affordable and safer rental options', all reflect the overall difficult financial situation of single mother families.

"Stamp duty and cost of housing is not affordable and single mothers often can't get a deposit due to caring for kids whilst renting and not working. It's a poverty trap that could easily be fixed."

"Affordable family homes for purchase. Not boxes near rail lines, with no yard, and a long and unsafe walk away from school."

"More affordable home loans. I am currently paying nearly 6% interest as a high risk customer."

"Better rent subsidies for single mums on low income."

Bev's Story

Bev has lived for many years in a small social housing rental property. She says that without this, her life would have been much harder for her and her children, who are now nearly finished school and doing well. Bev says; "Affordable secure housing has given me the ability to save, educate myself and provide a stable base for my kids. I am in a much better situation than many of my single mother friends and believe it is due to my accommodation status."



4. Family Law and family violence

Family Law, like child support, tends to be contentious.

The Women's Legal Service Victoria has stated, "For women experiencing disadvantage, the risk of poverty, homelessness and ongoing financial insecurity is heightened by the lack of fast, affordable pathways to resolve Family Law property disputes. Many women are simply walking away from their entitlement to a fair division of property."³⁴ Calls are rising for a Royal Commission into the functioning, fairness and capacities of the Family Law Act, Courts and associate services to give primacy to the interests of any children affected by parental disputes. The Federal government has recognised the growing unanimity of calls for reform and over the past three years initiated inquiries in order to reach national agreement on the way forward. The most recent and comprehensive of these by the Australian Law Reform Commission (ALRC) reported in April 2019 and is still awaiting a formal response.

"In CSMC's experience, mothers who experience poor treatment in the Family Law system by lawyers, judges and family experts... have the greatest difficulty in moving on. Frequently, this 'poor treatment' is the result of negative stereotypes of women as emotional and unreasonable. We contend disrespectful behaviour impedes the fair determination of the best interests of the child and must be addressed."³³

The Council of Single Mothers and their Children made submissions to these inquiries on issues of concern expressed by callers to our Support Line. These include the connections between family violence and family law, the use of cross-examination by self-represented litigants, alternative means of dispute resolution, and the overall functioning and utility of the Family Law system.

Family Law is, however, not always problematic: Evidence to the ALRC inquiry shows that: "...up to 70% of separated families establish agreed parenting arrangements independent of the family law system, and up to 40% of parents settle the division of their property through discussion."³⁵ This means that almost inevitably, the 30% of separating families who do need recourse to the Family Law system are largely those for whom unassisted amicable resolutions are not possible.

Involvement with Family Law

55.6% of the 876 survey respondents who answered this section have been involved with Family Law. We cross-referenced these by age, education and income levels, to see if any of these factors correlate with higher or lower involvement with Family Law. We found that:

- Women over 35 years who have very low incomes (below \$20,000) or very high incomes (above \$150,000) are more likely to have been involved with Family Law.
- Responses are consistent across education levels from year 11 to post tertiary.
- Key times for Family Law involvement appear to be when children between 8 and 18 years although the survey question did not ask when the involvement with Family Law occurred, how old the children were then, or how long the litigation lasted.

For younger mothers (18-34) there is a significantly lower involvement rate compared with the overall average. As younger mothers tend to have younger children (100% of mothers aged 18-24 and 45.5% of those 25-34 have children aged 1-5), this may explain the lower than average rate observed for young children.

Legal representation

When single mothers ring the Council of Single Mothers and their Children Support Line for help in respect of Family Law matters, both the costs and quality of legal representation are high on their list of concerns. Figure 4.1 shows the variety of ways in which survey respondents manage costs, whilst comments indicate that many begin by paying lawyers but at some point have to move to self-representation, as they no longer have funds.

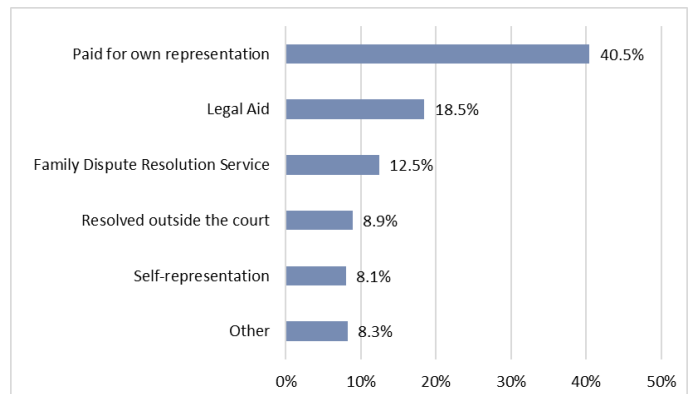


Figure 4.1: **Single mothers' legal representation in family court** (n=482).

Paying legal costs can set single mother families back by years and some women never recover their previous position. Women who draw on their mortgage or take out a second one sometimes end up having to sell the house to cover their debts and then struggling to find and manage rental accommodation.

Women who have no money to begin with may be eligible for assistance by Legal Aid. This is not to be relied on however as the 2014 Productivity Commission report on access to justice estimated that "only the bottom 8 per cent of households (Australia wide) were likely to meet income and asset tests for legal aid". They went on to conclude that many people are neither rich enough to afford legal representation nor poor enough to qualify for Legal Aid.³⁶ Among survey respondents:

- The rate of single mothers paying for legal representation increases with their income level.
- The use of Legal Aid is highest among the youngest (18-24) and the oldest (55-65) age groups.
- Self-funding increases with age, except for the oldest age group where only 20% of respondents aged 55-65 paid for their legal representation, which is half the overall average of 41.6%.

"I paid until I ran out of money and then was unrepresented for a time. I found a non-family lawyer who represented me with no barrister while my ex had a QC."

"Decided not to proceed. Unaffordable."

"I paid an initial \$40000 and then represented myself."

"Lawyers swallowed money and were inflammatory at best."



Deborah and Caitlyn's Story

Deborah and Caitlyn say they were confident, professional women who have felt shattered after years in the Family Law system, trying to seek reasonable resolutions. Deborah is a lawyer but now works as a volunteer in a health literacy program. Caitlyn sold her business to fund lawyers and works in a regional government agency. Each of them paid a small fortune and each now has debts they say will shackle them for thirty years. Deborah says she is lucky she had such resources in the first place and understood the legal system. Caitlyn remains furious and determined to find ways to work for improvements in the system. Each say they cannot imagine what outcomes they would now face had they been poor.

Court decisions and children's best interests

"If the children had been listened to this would have been over and done with months ago."

Responses to the question of whether respondents felt court decisions relating to their children and Family Law were overall in the children's best interests, are interesting. 38.5% agree they were, 45.2% disagreed and 16% neither agreed nor disagreed.

Respondent comments show that family violence was usually involved for those who disagreed. This reflects the experiences of women who ring the Council of Single Mothers and their Children Support Line, distressed by decisions that they feel (and reportedly, their children feel) are unjust and require the children to continue contact with fathers who have been violent or consistently and manifestly disinterested. Mothers happy about the outcome rarely mention it. For four years, a blog written by a lawyer on the topic "Do I have to send my child on visitation if he doesn't want to go,"³⁷ has been the most consistently visited page on our website.



Chandni's Story

Chandni was devastated to hear the judge of the Federal Circuit Court say that the court didn't have time to consider all the evidence of violence in an interim hearing. With the Family Court trial listed for three months' time she has to let the father have access even though she knows he is dangerous.

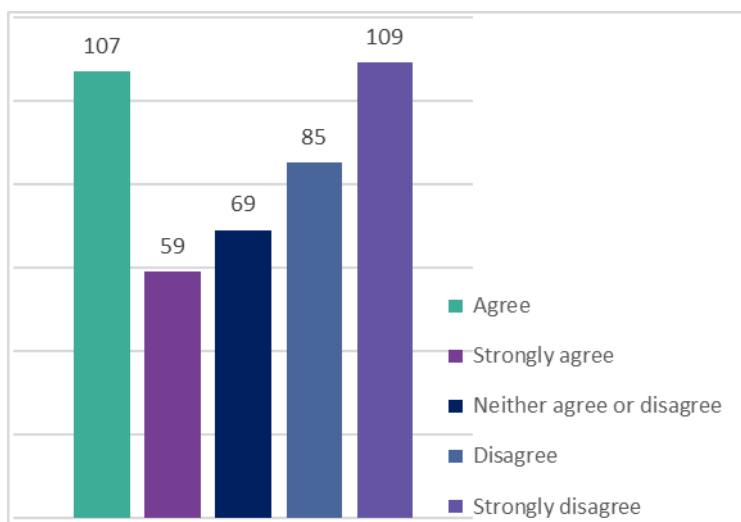


Figure 4.2: Overall, do you feel the decision/s made in your family law matters were in the best interests of your child/ren? (n=429)

"The judge alluded to 'rights of the child and wellbeing of the child', but then proceeded to completely favour the non-custodial/non caregiving parent. As primary caregiver, I am required to 'justify' myself and what my child needs and wants, to the other parent. He (child's father) on the other hand, pays for none of the core costs of raising a child, nor contributes in any way to her emotional, educational, physical, wellbeing. He has not seen or spoken to her in over 3 years, yet I need his signature to enrol her in high school. My child cannot attend school trips and although he contributes nothing to her life and takes no responsibility. The law however, supports his 'right' as a parent."

"Despite my ex-husband having assaulted our child he was granted supervised access which quickly led to unsupervised access and resulted in an emergency room trip for a head wound and serious concussion for our child."

"It's only ever about seeking fairness for the adult/s and that depends on which adult is more intimidating. There was the expectation that the children need to become resilient; ironically that was never an expectation of the adults."

Family violence and Family Law

"The family court is very biased against mothers in my experience. The non-child focussed parent who shouts the loudest gets the most. The Court ignores any mention of violence by the mother towards the father & it goes against her. Children suffer, are in danger & have miserable lives where their little world is torn into pieces to placate the selfish parent. My child's childhood is ruined instead of cherished. My ex-husband left me when I was pregnant & he has dragged me thru court 9 times in 14 years with vexatious applications. Abusive men use the court as their battle ground & the law as the bullets in their gun."

Data about the Family Law system shows that litigation takes place in the Federal Circuit Court in a majority of cases instead of in the specialist Family Court, despite more than half of applications being about parenting orders.³⁸ This can at times mean that while judges have some experience in Family Law matters, they often lack substantial knowledge about or exposure to the nature, extent and short- and long-term harms that may result from family violence.

The survey only questioned the 55.6% of respondents who had been involved with the Family Law about family violence. While it would have been ideal to have a broader picture, this remains a significant cohort.

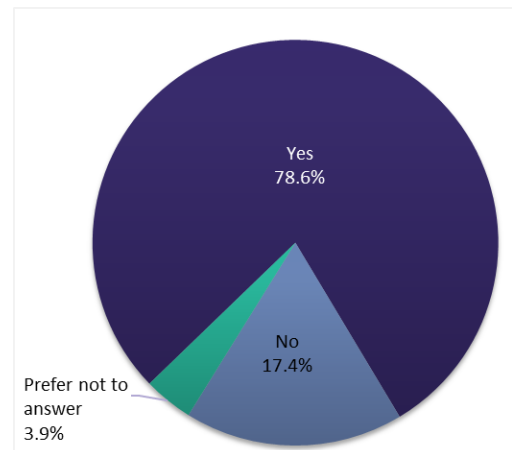


Figure 4.3: **Experience of family violence** (n=482)

Nearly 79% of 482 respondents involved with the Family Law say they or their children had experienced family violence (figure 4.3).

This very high proportion is in line with other findings that show the families who utilise the Family Law courts are those with highly complex matters involving family violence, at times in conjunction with drug and alcohol issues and/or mental health issues.³⁹

"Among parents who use courts to resolve their parenting issues, 85% report a history of emotional abuse and more than half (54%) report physical hurt from their former partner. These patterns are similar among parents who use lawyer-led negotiation to resolve parenting arrangement but physical hurt is less common in this group (39%)".⁴⁰

"He took it out on the kids, knew that they are my everything and would pick them up and hit them while looking at me to dare me to intervene. Thankfully they were too little to remember most of it and have not had to be around that for many years since parting."

Marta's Story

Marta mortgaged her home and paid \$70,000. Her lawyers say it may take another \$100,000. She says, "I feel so envious of women who are able to sort it out with their children's father without having to fear that he will be violent toward them."

In figure 4.4, we compare the means of legal representation between those who did and did not experience family violence. The greatest discrepancy shows more cases were resolved outside the court where family violence was not a factor (26.5% compared with the overall 9.1%).

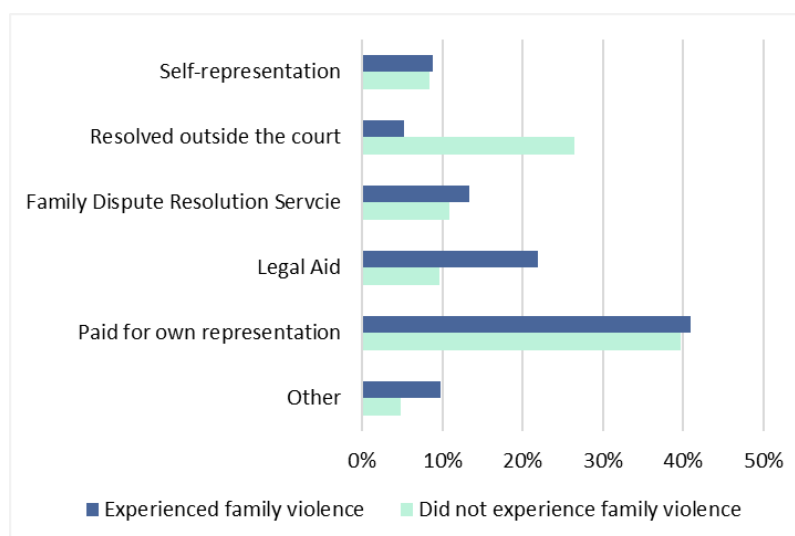


Figure 4.4: **Legal representation by family violence** (n=449).

Legal Aid paid for legal representation of mothers who suffered from family violence more than for those who did not (21.9% vs 19.6%). However, even **among survivors of family violence, 41.0% still paid for their legal representation**, which is close to the 40.8% of all respondents who paid by themselves.

"He left me in considerable debt, would not acknowledge my lawyers or my requests, the car was repossessed and I had to go bankrupt. Emotional abuse from his parents and gaslighting (convincing me I am crazy) until I had a breakdown. He threatened to take my children away and I had to get an IVO (intervention order) to leave safely with my children."

"Family dispute resolution is abusive. Family Report writers charge a fortune and dismiss the children's views. It's a system that treats mothers and children as beggars even when you pay top dollar."

"He used the court system to punish me for leaving him. In my experience, the men and women who work in the court system love to see men as victims and portray women as the evil scorned woman who is crazy. The more you protest you are not crazy, the crazier you look. It is a crime against children. He's taking me back to court now because he is mad that my daughter doesn't like him. I can't afford a lawyer this time around and I am my disabled daughter's advocate. That's not fair."

We considered factors relating to an increase or decrease in experiences of family violence. The one showing greatest positive impact was education.

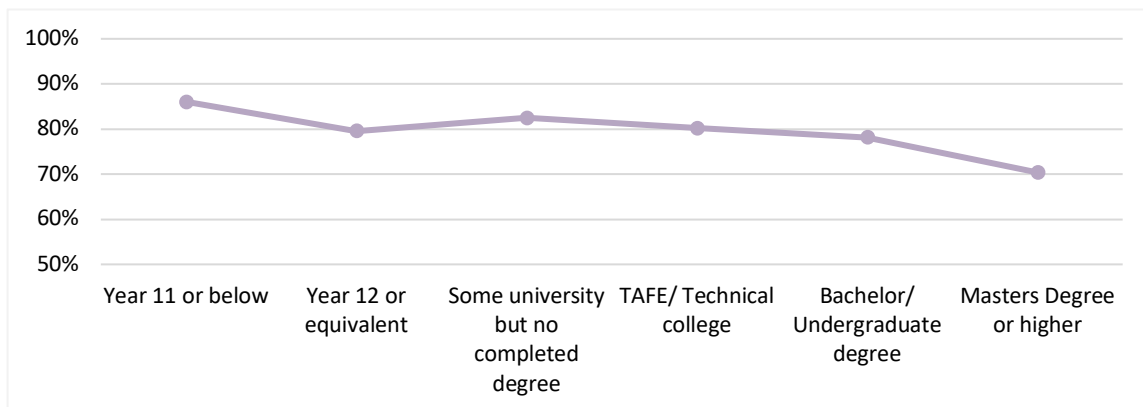


Figure 4.5: **Family violence by education level** (n=482).

In figures 4.5 and 4.6 we see the rate of family violence decrease slightly with an increase in education and income level.

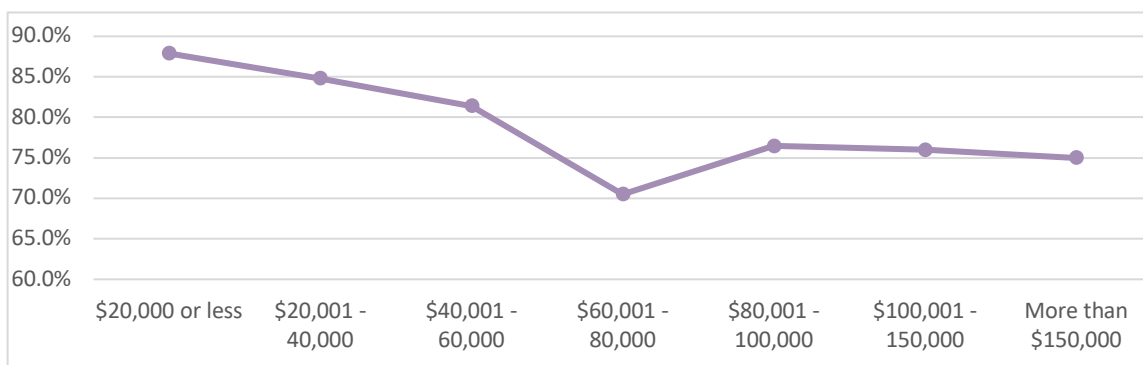


Figure 4.6: **Family violence by income** (n=482).

With marginal decreases, we cannot claim education as a protective factor but if we combine the decrease in family violence by education with the increase in income level by education (figure 2.7), educating more women to diploma or degree level may help reduce family violence. Any reduction in family violence will reduce the costs of Legal Aid for representation in Family Law matters, reduce mental health issues, and increase the employment, income and overall wellbeing of single mother families.

Whilst educating more women is an admittedly an ambitious solution, the contribution of family violence to the poverty and detriment of single mother families is a deep-rooted problem that needs to be addressed.⁴¹

KEY FINDINGS

5. Quality of life

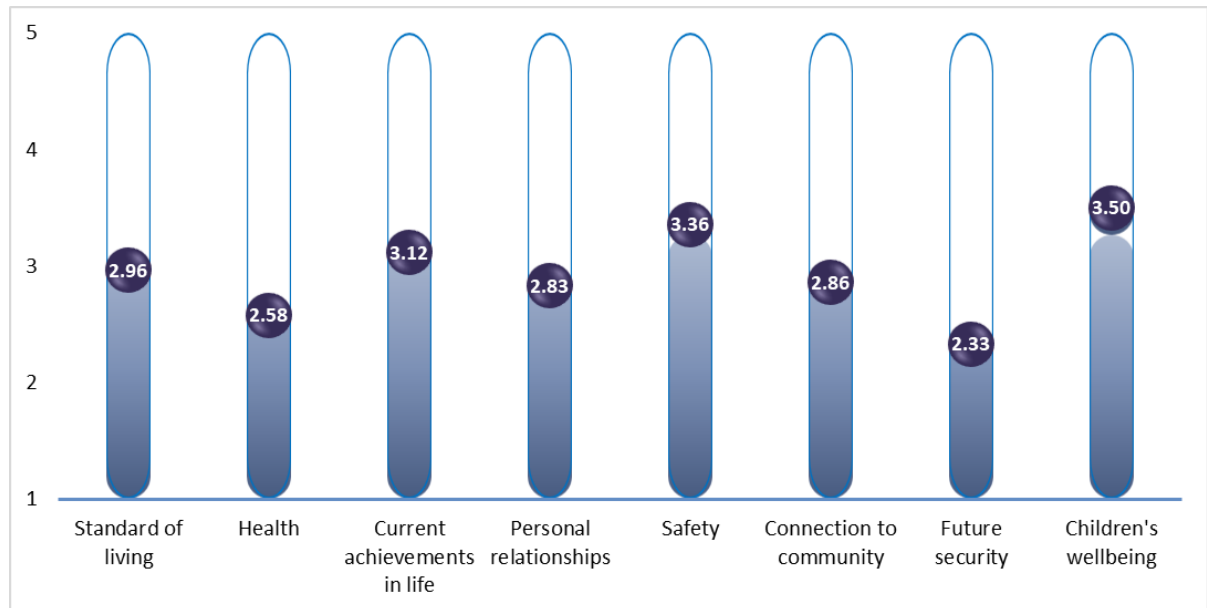


Figure 5.1: **Single mothers' level of satisfaction with various factors affecting their quality of life.** Responses range between one (not at all satisfied) and five (very satisfied).

This report contains significant insights into the quality of life for single mothers and their children. The World Health Organisation (WHO) definition of 'Quality of Life' and the SEIFA indicators used by the Australian Bureau of Statistics both include the overall context in which people find themselves.

- 'WHO defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live, and in relation to their goals, expectations, standards and concerns. It is a broad ranging concept affected in a complex way by the person's physical health, psychological state, personal beliefs, social relationships and their relationship to salient features of their environment'.⁴²
- As we saw earlier, the Australian Bureau of Statistics uses the Socio-Economic Indexes for Areas (SEIFA) to broadly define relative socio-economic advantage and disadvantage in terms of people's access to material and social resources, and their ability to participate in society.

One is a definition derived from population level health, the other from a national economic perspective, yet the two are sufficiently similar to be useful guides as we consider the impact of all the issues this survey has covered on the quality of life for single mothers and their children.

Doing well

For some survey respondents, as for many single mothers around Australia, life is good. Amid the difficult and sometimes depressing statistics, it is important to notice that there are single mothers who, while they still have challenges, indicate that they and their children are doing well and they feel reasonably content with their lives.

These mothers, who we estimate to be up to a fifth of the whole cohort, are reasonably pleased with their employment status, whether in paid work or full-time caring for children; are satisfied with their childcare arrangements; and feel confident they have savings and can meet the costs of living. Some regularly receive adequate child support and/or are building superannuation; others are content with their living situation whether they own their own home or are in long-term rental. Some have any Family Law issues well behind them or were able to resolve them amicably; others have not suffered family violence. Their children are well and happy; and they are healthy and content with their lives overall.

Other survey respondents, like single mothers elsewhere, experience life as good on some indicators, but very uncertain in others. They may for example be happy in their paid employment but are still not earning enough to overcome the disadvantage of high Family Law costs or escaping violence and starting all over again. For these women, the future often looks doubtful but they largely remain optimistic.

"We have enough to live. When money is short we go without extras but have all necessities."

"I own my home. We live comfortably."

"I don't run out of money."

"My kids' sporting connections have created a solid group of supportive friends."

Doing less well

Unfortunately, for many single mothers in Australia as for many among our survey respondents, life is tough.

Parenting alone is challenging. Finding secure and flexible work close to home and/or school and childcare is difficult. Housing may be insecure or absorbing an unacceptably high percentage of the total household income. Children struggle with the aftermath of separation particularly where there has been violence. The budget does not stretch to meet ordinary costs of living, and all these stressors weigh heavily on their own and their children's health and wellbeing. In figure 5.2 we see these challenges.

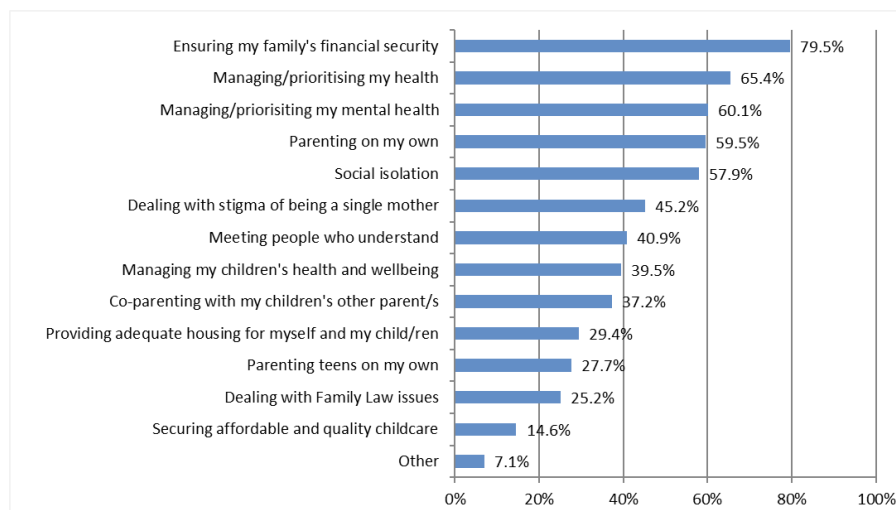


Figure 5.2: Challenges nominated by respondents (n=878).

Familial financial security

While we have considered various aspects of income and financial wellbeing (see page 19 above), it is important to revisit money in relation to the quality of life for single mothers and their children.

"I'm lucky to not be short week to week but have limited savings and that causes me stress about what we will do if I can't work or either of us (parent or child) get sick, and about my future/retirement."

The WHO instrument for measuring quality of life consists of six broad domains broken into a further twenty-four facets. 'Financial resources' is at the top of one of them⁴³ and the greatest challenge listed by respondents (5.2 above) is ensuring their family's financial security.

For single mothers, financial resources are key to enabling safe housing, sufficient food, the ability to meet unexpected costs and to enable their own and their children's participation in society. We saw early in the report the intense hardship that many single mothers encounter on a daily basis managing their expenses on an insufficient budget. Respondents spoke of food insecurity, anxiety and stress with some mentioning financial counsellors having told them that their problem was not an inability to budget but an insufficient income. In every instance, respondents felt the negative impact of their financial situation had upon on their children.

The SEIFA definition is important. Some policy makers consider income support payments should provide only the bare minimum. As a safety net for a few weeks that might be tenable but for the single mother families who are entirely reliant on social security, there must be sufficient material support to enable them and their children to be socially included. It may seem to some, for example, that a child missing a school excursion through lack of funds is no big deal. Consider however, the impact on a child living in poverty for whom there is never meat on the table, no organised sports or other social events and even school excursions are beyond them. The reality is that not being able to afford the basics to support her family greatly impinges on the quality of a single mother's life as illustrated below in the word cloud summarising comments from respondents.



Visual representation of impact on single mother families when incomes can't cover basic costs

Health and mental health

Over 60% of respondents who commented on their challenges nominated managing their health or mental health as a key component. 40% of respondents overall answered yes to the question: "Do you have any long-term health condition, impairment or disability that restricts you in your everyday activities, and has lasted or is likely to last for 6 months or more?" Comments indicate these conditions cover a range of physical and mental impairments from multiple sclerosis, cancer and injuries to depression, anxiety and other clinically diagnosed mental health conditions.

"I have epilepsy which terrifies me because if something happens to me what happens to my children?"

"As a survivor of domestic abuse I have anxiety and depression which keep me socially isolated."

"I've gone from being a confident, extroverted person to having extreme social anxiety and panic attacks."

Both involvement with Family Law and the experience of family violence have significant effects on the quality of life and ongoing financial wellbeing of single mother families.

The long-term impacts of family violence identified by respondents and reflected in research show the interconnections of health, social participation and involvement and financial security (Figure 5.3).

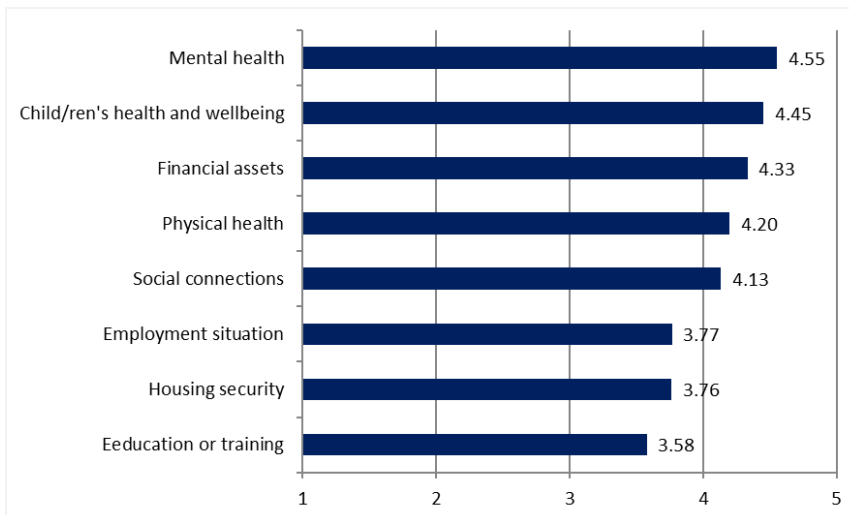


Figure 5.3: Long-term impact of family violence (n=378). Respondents were asked to rate their level of agreement with the extent to which family violence continues to impact (long term) on factors, specified on the vertical axis.

The graph presents the average score shown on the horizontal axis. These were calculated for each factor, where responses range from 1='strongly disagree' to 5='strongly agree'.

In the light of these impacts, it is heartening to see State and Territory governments making changes to lessen the occurrence and harm from family violence. It is less encouraging to see the Federal government appearing to delay their response to the review of the Family Law System by the Australian Law Reform Commission in favour of a seemingly politically inspired Senate Committee Review.

Sole parenting, isolation and managing children's health and wellbeing

In indicators showing their quality of life (Figure 5.1) the wellbeing of their children rates highest for respondents. Comments reveal that this is due to a combination of the children's own resilience and the mother's success in 'getting them through', often concealing from their children hardships ranging from family violence to a shortage of money for food.

Asked however about the barriers the children experience, respondents' answers tell a story of loneliness and isolation.

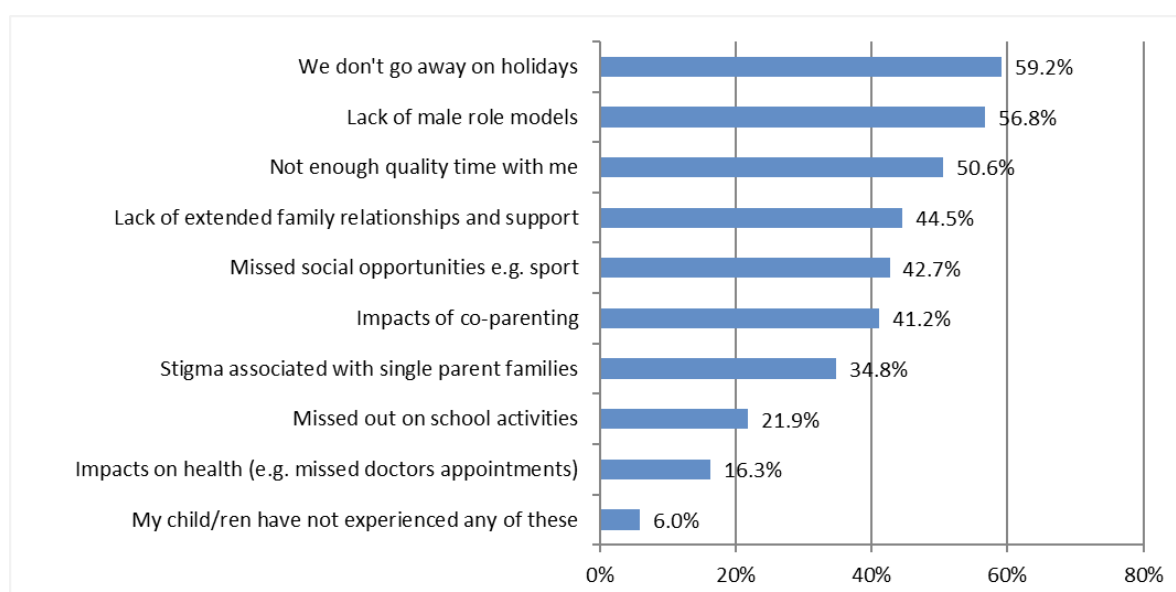


Figure 5.4: **Barriers experienced by children of single mothers** (n=874).

It is largely a shortage of finances that impedes family holidays; requires children to miss out on social opportunities such as sports, music, drama; necessitates mothers working instead of having quality time with her children; and negatively impacts health and dental care. The Australian Bureau of Statistics Socio-Economic Indexes for Areas (SEIFA) apply these very types of examples as a measure of families' access to 'material and social resources, and their ability to participate in society.'

Other barriers, such as 'lack of male role model' and 'lack of extended family relationships and support', come with escape from family violence and also family breakdowns that do not involve violence. With 70.7% of respondents having their children all the time and another 18.4% having their children most of the time, it is unsurprising mothers are concerned about the lack of good male role models for their children.

Seeing the stigma their mother faces or encountering it directly harms children, as do the detriments of missing time with their mother or a father/father-figure, health impacts and social exclusion.

It is clear from Figure 5.4 above that not all children in single mother families face these barriers. On some issues, 50-80% of children do not. Nevertheless, too many children of respondents are experiencing a lowered quality of life measured by the WHO and SEIFA definitions.

Resilience and support

Many survey respondents communicated gratitude for the support they receive from friends, family, work colleagues, social media and, in rare instances, from the government. On the other hand, 5.7% respondents receive no support at all. Very few respondents chose to be single mothers and most found the path there troubled and difficult. Yet once in the role, they love and appreciate parenting solo, the achievements of their children, and their ability to make their way even in tough times.

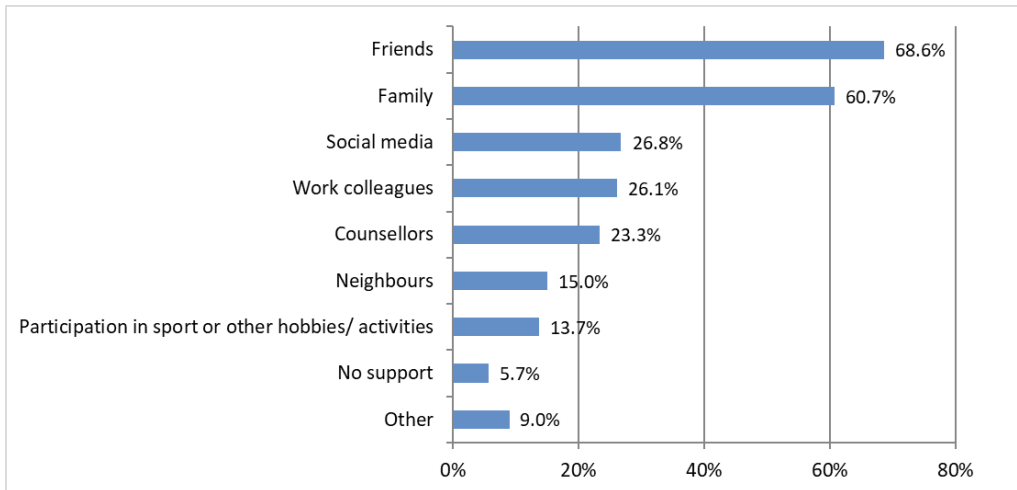


Figure 5.5: **Single mothers' connections and support** (n=848).

Even in conveying the harshest aspects of their lives however, respondents demonstrated resilience and a sense of humour, along with a keen sense of how to work around despair. Frequent comments relate to the joy of parenting which in turn influences a powerful sense of personal achievement for many respondents. The fifty year history of the Council of Single Mothers and their Children demonstrates that single mothers dealing with challenges, poverty and barriers to social inclusion are nevertheless feisty, dedicated to their children's wellbeing and futures, and determined to overcome the obstacles they encounter.

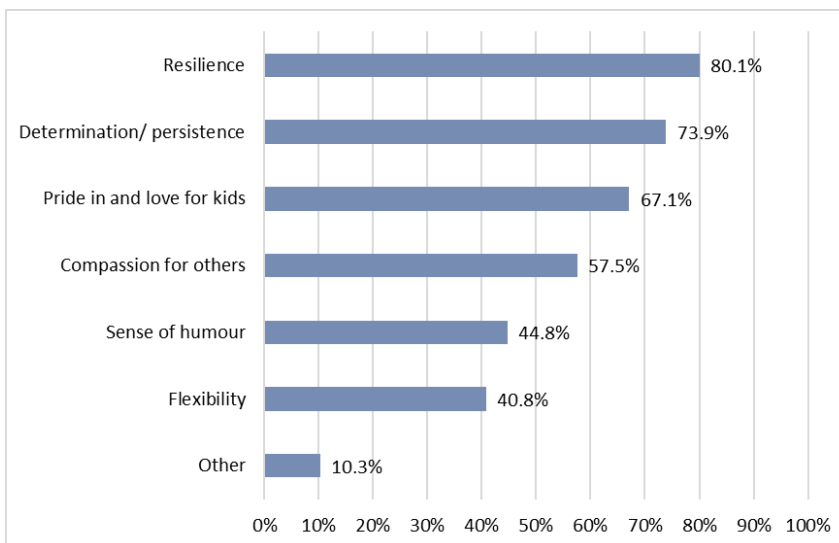


Figure 5.6: **Single mothers' strengths** (n=878). "Other" strengths include resourcefulness/creativity, independence, strength/courage, positivity, optimism, education and practical skills.

ACTIONS FOR CHANGE



Respondents' suggestions for the Council of Single Mothers and their Children

Single mothers have been speaking out through the Council of Single Mothers and their Children for a long time on the issues of greatest importance to them. Some governments have been responsive while others have compounded the structural barriers and ignored the lived experience of these families.

Respondents describe the impact of successive legislative and budgetary changes that together they consider:

- Are demonstrably increasing the poverty of single mother families, thereby exposing large numbers of children to harm; and
- Are imposing severe restrictions on the parenting capabilities of single mothers through forced participation in program such as ParentsNext, JobActive and the Cashless Debit Card. These, they contend, are building situations of extreme stress and reduced self-esteem leading to lowered educational and social attainment and lowered health and wellbeing for both mothers and children.

"The thing that would make a real difference is a general shift in society to valuing care and recognising the value and costs of raising children."

Figure 5.7 displays respondents' key identified issues for future advocacy by Council of Single Mothers and their Children. That housing affordability is the highest priority for nearly 40% is hardly surprising. National research shows that remedying this issue by governments, both Federal and State, would significantly reduce the poverty and improve the quality of life for single mothers and their children in Australia.

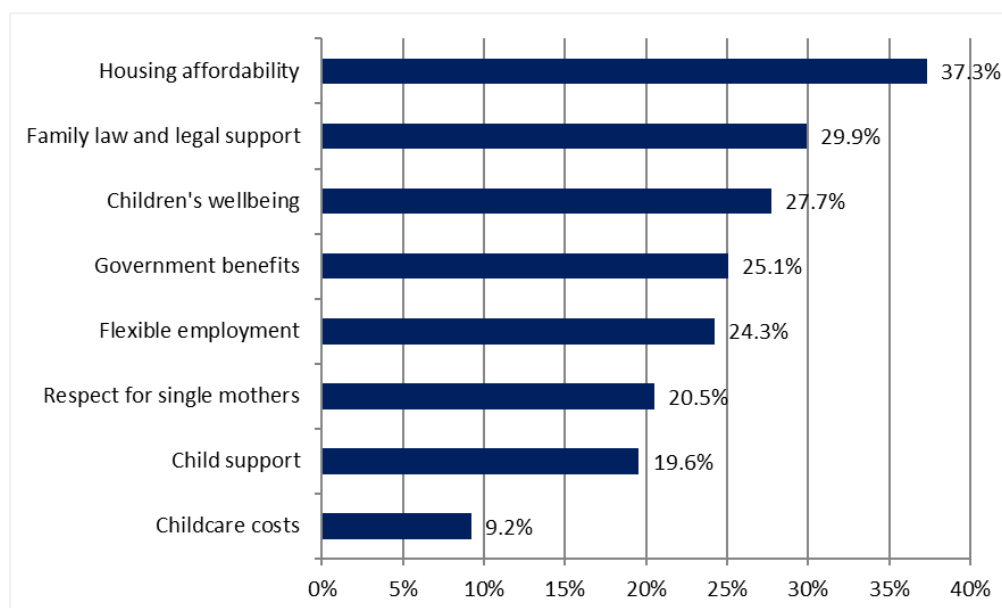


Figure 5.7: **Key advocacy issues** (n=833).

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Visual representation of respondent *strengths* and *challenges*

About the Council of Single Mothers and their Children

The Council of Single Mothers and their Children Inc. (CSMC) is a non-profit organisation founded in 1969 by single mothers to secure a better life for themselves and their children. Fifty years ago, mothers who were unwed were pressured to give up their children for adoption and if they did not, they received few welfare benefits, scant community support and their children were illegitimate. CSMC campaigned to remedy this with resulting rights for single mothers and their children across Australia.

In 2019, CSMC continues to achieve change by championing the voices and needs of single mother families, challenging structural barriers to equality, and providing services that support women parenting alone. CSMC is working towards economic and social equality and wellbeing for all single mothers and their children through the current priorities:

Secure income

It is unacceptable for 33% of single parent families to live in poverty. CSMC expects the social security system to better support single mothers at every stage: at home with children, seeking employment and securing financial independence.

Diverse employment and education opportunities that complement family responsibilities

CSMC works with employers and others to cultivate a range of employment opportunities that suit single mothers' care responsibilities, and support access to education, training and accessible childcare.

Safe, affordable and appropriate housing

Single mother families are among the most vulnerable in the housing market. CSMC works with government and other stakeholders to facilitate solutions to the lack of affordable and public housing.

Legal protection in Family Law matters

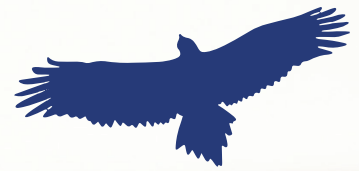
CSMC seeks fairer, clearer family legislation; affordable legal representation; and better information, support, and treatment of single mothers in court, particularly in relation to concerns for their children's wellbeing and safety.

Wellbeing and resilience of single mothers

The wellbeing of single mothers and their resilience, capabilities and capacity to parent are essential in order to overcome the negative impacts of entrenched poverty, family violence and social exclusion.

Children's wellbeing

Single mothers are a highly diverse group with one key commonality: the well-being of our children. CSMC works to ensure the children of single mothers have every opportunity to reach their potential.



council of
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and their
children



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