







CHAIR'S REPORT

This year has been one of significant development for the Council of Single Mothers and their Children (CSMC), with a focus on governance, strategic planning, and responding to the urgent issues of the housing and cost-of-living crises. These challenges have been felt acutely by single mother families, who continue to face disproportionate barriers to financial security, housing stability, and essential services.

This year we farewelled Robyn Curnow as Deputy Chair and welcomed Virginia Wills to the role. The Board has strengthened its recruitment processes, with new due diligence measures now required of incoming Directors. This focus on governance has been further supported by the formation of a Finance and Risk sub-committee, complementing our existing Fundraising & Communications Committee, and the appointment of Collins & Co as our new auditors. Additionally, we have updated our Constitution for presentation at the AGM.

We have also deepened and expanded partnerships, particularly in housing and cost of living support, as we work on the next phase of our strategic plan for 2025–2028. I extend my deepest thanks to our incredible team, supporters, donors, and pro bono partners—we couldn't achieve our mission without you.

Together, we are making a difference.



CHAIR

Our Board

Hannah George, Chair Virginia Wills, Deputy Chair Rowena Douglas, Treasurer Emer Diviney

Desley Mather Liana Brasacchio Sian Kilgour



OUR IMPACT

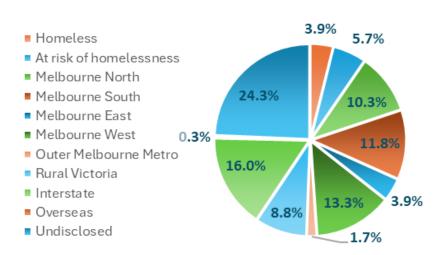
2,826

Total number of Support Line cases

1,000,609

Total number of website pages viewed

Where our Support Line callers live



The impact on single mothers who used CSMC services			
94%	reported feeling more supported or better able to manage their issues		
96%	felt they were provided with useful information and referrals		
99%	said they would recommend CSMC's service to others		

Top reasons for contacting CSMC		
40%	Housing and homelessness	
36%	Income security/ financial hardship	
33%	Social isolation (12%) / Family violence (11%) / Health & disability (10%)	



CEO'S REPORT

As CEO, I continue to be very proud of the quality and extent of work that Council of Single Mothers and their Children delivers. Given our size, we achieve a great deal!

For many single mother families, 2023–2024 was more challenging than the COVID years. As the cost-of-living and housing crises impacted single mothers of all income levels, our specialist supports and advocacy, grounded in the lived experience of our service users, members, staff and board, was critical.

Our core work of providing practical support to single mother families expanded and strengthened. Contact Workers supported women to meet their family's increasingly urgent needs with grace and determination, despite a surge in demand in the first half of 2024 and a contraction of our staff, post-COVID. We also delivered highly tailored and flexible work-readiness through our Bloom program, with outstanding outcomes for participants. Our membership base continued to grow, widening the community of single mothers who engage with and support our work.

In November 2023, we delivered the report on our second National Survey of Single Mothers, adding valuable data and understanding about the lives of single mothers and their children to the national policy discourse.

I note the increased impact of our advocacy work, with invitations to meet or collaborate with diverse stakeholders from government, academia, community organisations and media. We authored nine submissions, gave evidence at two government hearings, and met with Members of Parliament, their advisors and other senior public servants.

None of our work is possible without the dedication of our staff and volunteer Board members, the generosity of our donors and funders, and support of allies of single mothers. In these difficult economic times, we are especially grateful for our donors' commitment to assisting us to meet the escalating needs of single mother families.







Navigating Turbulence,' released in November 2023, is our second national survey of single mothers. With 1168 responses adding to the 1112 responses to our first survey, this is the largest survey of single mothers in Australia and provides significant insights into the lives of single mothers and their children.

A standout finding of both surveys is the determination of single mothers to take on paid employment (full-time, part-time or casual), and to work toward financial security for their families.

77.7% of respondents were employed, either fulltime, part-time, casual or self-employed. A further 8.7% were looking for paid employment.

These are remarkably high percentages given that the work of managing a house and children is not less with only one adult to perform it and that regardless of the age of the youngest child, respondent single mothers have, on average, a child living in their care for twelve days per fortnight.

Yet despite being well-educated and employed, more than half of respondent single mothers and their children are living below the poverty line.

Based on 2022 data and thus even before the current cost-of-living crisis, 87% expressed concern about their long-term financial wellbeing

This second survey improved on the first, with clearer questions on the experience of family violence. This has both helped verify anecdotal knowledge held by CSMC for decades, and revealed the increased levels of difficulty facing single mothers where disability is part of the household.

67% of responding single mothers have experienced family violence, rising to 75% where mother and/or child have a disability

Housing is currently designated as a national crisis. When women completed our survey in 2022, it was clear they were already struggling.

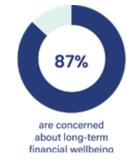
Respondent single mothers experienced homelessness or marginal housing at almost four times the national average. When applied to the broader population of 834,000 single mothers with an average 1.8 children, our data equates to approximately 12,500 mothers with 22,500 children, who are homeless or marginally housed.



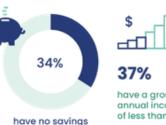




source of income

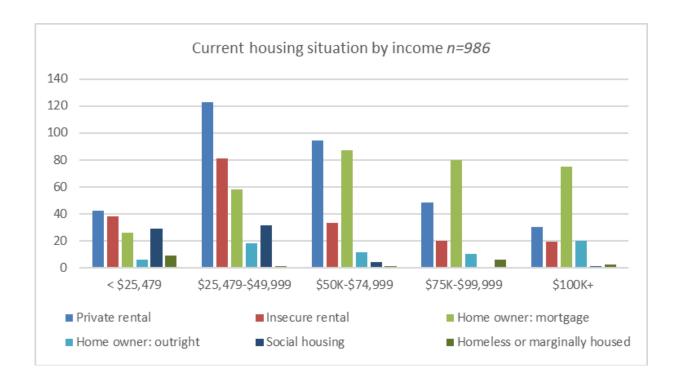






have a gross of less than \$40K

Every income level is represented in every housing type:



Both the full copy of the report and a condensed version are available at www.csmc.org.au/national-survey-2023



In November 2023, the launch of CSMC's national survey of single mothers and its findings were widely covered on the airwaves and news services.

The Age and Sydney Morning Herald ran a feature article about the survey, "Well-educated and employed ... but single mothers can't afford a home".

By week's end, CSMC's CEO was going from one interview to another, as interest in the survey report gained momentum. ABC Radio was particularly attentive, running three interviews: one on ABC Shepparton Breakfast, another on ABC Victoria Statewide, as well as ABC Central Coast Breakfast.

Many local radio stations across Australia also included statistics from the survey in their news bulletin.

Our op-ed in <u>Women's Agenda</u> sparked a flurry of social media activity too, with the survey findings being shared by feminist commentators, women's community groups, health organisations, equity groups, and scores of passionate single mothers keen to join the conversation about the challenges facing single mother families.

FAMILY LAW



CSMC GOES TO CANBERRA

After what often seemed like never ending submissions to never ending enquiries, we were delighted to be invited to appear before the Legal and Constitutional Affairs Committee in August 2023 to speak to our submission on the Family Law Amendment Bill 2023.

This bill, the first to progress from several years of enquiries, proposed putting the safety and best interests of children at the heart of all parenting decisions.

This was what the 177 women who responded earlier in the year to our short questionnaire wanted above all else, and from our online network of 55 single mothers who requested updates and action, we invited two, Charisse Hay and Michelle Baumann, to accompany our Policy and Communication Coordinator Andi Sebastian to Canberra.

The three of us were joined at the hearing by Therese Edwards, CEO of Single Mother Families and together made a powerful team.

It was the two women though who moved members of the Committee to tears and to whom the Chair, Senator Nita Green spoke in conclusion:

"Thank you for all your evidence, particularly for giving us your lived experience. It's very important for committees like ours. We talk to lots of lawyers, and sometimes it's not as helpful as actually talking to people who have the lived experience. So, thank you."

Postscript: This proposed legislation passed into law in October 2023, along with another one enabling information sharing between state and commonwealth courts on issues such as orders relating to family violence.

The main legislation on which we spoke in Canberra, includes comprehensive definitions of family violence, the end of the 'presumption of equal shared parental responsibility' and places the children's best interests firmly in the centre of decisions.

This legislation took effect from 6 May 2024 and we, with many others, will watch closely to see if it achieves its potential.





Kaia is from New Zealand and has lived in Australia since 2002. She had endured ongoing verbal and financial abuse and coercive control in her marriage for years before she took the step to get an intervention order to remove her partner from the rental home they shared with their young daughter.

Kaia's husband controlled her movements and never allowed her to get a job and earn money or even do training to improve her skills. Despite this, she secured casual work in a supermarket to supplement her Family Tax Benefit income, which is all she is eligible to receive as a New Zealander.

Every month, Kaia struggles to pay the rent, which is 60% of her income. She's moved onto a month-to-month lease in the hope that she'll secure something cheaper, but she's received rejection after rejection to her rental applications.

On top of this, Kaia's daughter is on the autism spectrum, and Kaia has had to take time off work for the various appointments with the paediatrician and therapists. She's prioritised the rent and medical costs but has little money left over for food. Kaia says she's tired and needs a break.

CSMC's contact worker provided Kaia with information about the new pathway to Australian citizenship for eligible New Zealanders, and they had a long and frank discussion about the challenges of renting in the current market and what Kaia could do to improve her chances of securing a property. Kaia was interested in sharing with another single mother family and was keen to join CSMC's online Single Mother Share House Register.

The worker referred Kaia to the Carer Gateway which could provide her with a tailored support package and much needed respite. CSMC also provided Kaia with financial assistance for food.

SUBMISSIONS

A critical part of CSMC's advocacy is to represent single mothers' voices and raise issues of concern in spaces where they can influence policy decisions and shift public attitudes. In addition to meeting with decision makers, this is done by making submissions to the Victorian and Federal governments, articles on CSMC's and external websites, and contributing to academic and investigative articles and media articles.

This year, a total of nine submissions were completed including:

- Inquiry into the rental and housing affordability crisis in Victoria
- Letter to the Inquiry on the Aboriginal and Torres
 Strait Islander Voice Referendum
- Family Law Amendment (no2) Bill 2023
- Developing a Not-for-Profit Sector Development Blueprint
- COVID Royal Commission Terms of Reference
- Next steps in the Family Violence Plan, Victoria
- Cost of living Inquiry
- · Inquiry into compulsory income management
- The People's Commission into the Housing Crisis in Australia



Bloom is CSMC's careers, work and wellbeing program that supports single mothers while acknowledging and accommodating the complexities of their parenting responsibilities, lived experience of family violence, and time constraints.

In this its first year, Bloom supported 48 women: 28 in the Bloom eight-week program and 20 in individual one-off consultations. CSMC delivered successful programs in Shepparton, Ballarat, Wodonga and Northern metro Melbourne.

All Bloom program participants exited with pathways plans and outcomes that included:

- Retention of pre-existing or acquisition of employment (28%)
- Enrolling in or starting new vocational TAFE (25%)
- Engaging in Learn Local ACFE programs (15%)
- Considering or engaged in self-employment programs (15%)

80% of women were referred to state-funded Skills and Jobs Centres for further free long term career, employment and training support, and 30% are now linked with a Reconnect mentor for 12 months to assist with training, work and wellbeing.

None of the Bloom participants had knowledge of these state-funded services, and had only little knowledge about Learn Local or self-employment programs.

Other referrals included family and parenting services, women's health and both personal and financial counselling.

Funding has been generously provided by the William Buckland Foundation to deliver the program until June 2025.



Isika is a Sudanese refugee living in social housing with her four-year-old daughter. Isika had been working as a registered nurse overseas, but PTSD caused by family violence had left her feeling very isolated and lacking in confidence.

Bloom helped Isika rediscover her dignity, self-esteem and career aspirations.

Isika is now enrolled in a Diploma of Community
Services at TAFE, has a Reconnect worker for the
next 12 months, and received assistance from her
Parents Next provider for a new laptop, driving lessons
and her license.

"My Bloom counsellor was so helpful. She guided me to understand where I am at, and what I wanted, which steps I should follow.

"She linked me with the services that met my exact needs. I will never forget how she helped me to gain confidence in my abilities and capabilities, which was the key factor to making a clear path for me."



March 21 is International Single Parents Day, and to celebrate in 2024, CSMC created an online Wall of Honour and invited members and supporters to pay tribute to all the amazing single mothers we know and have known.

Nominations opened a week prior and we were immediately inundated with poignant and emotional tributes from people of all ages.

Some wanted to let friends who were single mothers know they are seen and loved; many wanted to express gratitude to their own mothers; some nominated themselves in a meaningful act of self-love.

Some nominations contained stories of overcoming adversity; others acknowledged the daily challenges faced by single mothers; and every single one of the submissions was written with feeling, many of the writers expressing gratitude to CSMC for providing a platform to elevate the admiration within our single mother community.

Every single mother who was nominated for the Wall of Honour received a certificate as a small testament to the invaluable role single mothers play in society.

You can see the CSMC Wall of Honour 2024 here: www.csmc.org.au/2024/04/17/single-mother-wallof-honour-2024/ She never gives up, respectfully caring and always laughing even when life is really, really tough as it often is.

Elisabeth has raised three beautiful humans on her own, now adults grown into lovely people leading rich and contributing lives.

Samara is also the
MacGyver of single mothers
- her ability to problem
solve, fix things and tow
stuff is impressive!

It's only since I've become a mother myself that I've realised how amazing my mum is and how many challenges she must have faced doing it alone.

SUPPORT LINE CONVERSATIONS

CSMC acknowledges the courage involved in reaching out, sharing a story and asking for assistance.

The challenges faced by single mothers and their families have been more than usually complex this year. Our frontline staff have spoken to an increasing number of distressed families at risk of homelessness for the first time. Some have been issued with a notice of rent increase but opt to stay and wear the higher cost, hoping they can get more paid work or reduce their budget in other areas. Many fear asking for repairs, in case this will trigger an even higher rent increase the following year. With median rents at an all-time high, many families are paying 50% and more of their income in rent.

Those who have received a notice to vacate are struggling to find and secure anything affordable, even with an impeccable rental history and a good wage. Some mothers have sent their children to live with extended family or the other parent, whilst others are couch surfing or living in unsuitable and cramped conditions.

In the rental market, being a single parent on a single income is increasingly seen as a deficit, with rental practices edging single mothers out of the market.

The cost-of-living crisis is evident in the number of women who tell us they are unable to afford everyday essentials. Issues such as rarely affording meat and mothers foregoing meals, are increasing. Unexpected costs, such as car repairs can play havoc for families on a limited budget. One mother said she had to 'raid' her teenage daughter's savings from a part-time job to get food on the table.

Family violence is frequently the trigger for leaving a relationship, and with the housing crisis in its present state, women and children are escaping their homes,

only to be placed in another vulnerable position of homelessness or insecure housing.

Children's needs can be overlooked in such situations. Changing schools and leaving their friendship groups behind can be disruptive and upsetting, not to mention the cost of purchasing new uniforms and school supplies. The flow-on effect on young people's mental health is sometimes played out as disruptive or violent behaviour and school refusal.

Without a secure base, it's almost impossible for women and children to move forward with their lives.

For women on temporary visas, the situation is even worse. They often don't have an income safety net to fall back on or family to support them. Their understanding of the system is limited, and any language barrier adds an extra layer of complexity.

The Support Line operates from a strength-based approach where the frontline worker listens and focusses on the capabilities of the single mother to collaboratively explore the best way forward. The information provided by women is invaluable when we write our submissions or lobby law makers to drive structural change for single mother families.





SINGLE MOTHERS STRONGER TOGETHER

CSMC's member-only Facebook group, Single Mothers Stronger Together, continued to grow this year by 15%, and provides a forum for members to share information, comment on news and events, and sometimes to make new friends.

One third join for friendship and support, another third for news relevant to single mothers and the final third, to hear about campaigns and activism.

Posts vary by subject and need and are responded to by a vibrant and kind community of women who understand the context. Complex questions are often asked, with members providing such clear information that staff rarely have to intervene.

Some questions can't be easily discussed in an open forum even when it is a closed group. CSMC works with other, heavily protected groups and refers women to these groups where lawyers and psychologists guide the discussions.

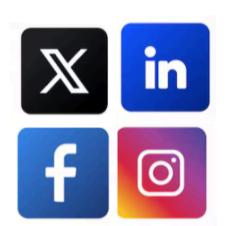
SHARE HOUSE REGISTER

Secure and safe housing has long been a challenge for single mothers and their children. Since the mid-1970s, CSMC has maintained a register to facilitate single mothers who want to share a house with another single mother family.

From 260 members when the group went online as a closed Facebook group, the platform has grown to 2840 single mother members at the end of this financial year, increasing by 707 users in the past twelve months.

The Share House Register is proving to be a relatively safe way for single mother families to find affordable accommodation anywhere in Australia.

Sharing works for some families and not for others. In the current housing crisis, it is an valuable option and group members discuss how to make it work, boundaries, shared childcare, how children react and how to keep everyone safe.



ADDING TO OUR SOCIAL MEDIA FAMILY

CSMC shares important news, information and resources to single mothers via Facebook, Instagram and X - and this year we added LinkedIn. In addition to reaching single mothers, LinkedIn allows us to connect with services and organisation we work with and refer to, and enhances our advocacy to government and policy makers.

When CSMC launched our LinkedIn page, it immediately started gaining followers, currently standing at 385 and growing!

COLLABORATIVE RESEARCH



CSMC values research that challenges stereotypes, adds understanding to the barriers single mothers are facing, and provides the evidence we need to demonstrate to policy makers the importance of system changes.

This year, we commenced a research project with Tenants Victoria funded by the Victorian Law Foundation.

Data from the Public Understanding of Law Survey (PULS) shows single parents, 80% of whom are single mothers, are among the least likely group of renters to seek legal remedy through Tenants Victoria, Community Legal Centres or bodies such as Anika Legal.

CSMC is providing subject matter expertise to the Tenants Victoria research project 'developing an informed understanding of the needs of single parent renters from a legal capability perspective'.



Trishia called the CSMC Support Line as a last resort, saying pride had prevented her from seeking help until a friend encouraged her to reach out for support.

Trishia has two active boys. It was the school holidays, and she couldn't do activities due to lack of money and bad weather. Trishia felt guilty that she couldn't afford home internet.

Tricia was dealing with cancer and had little support, as most of her family lived in Queensland. Trishia's eldest did chores around the house but Trishia was worried about the impact this would have on his studies.

The Contact Worker was empathetic and provided a listening ear. They discussed what available supports would be helpful. Trishia was unaware that her eldest son could get support as a young carer and was keen to apply for a bursary towards his education costs. The worker also referred Trisha to a cancer support service where she could speak to peer support workers about her cancer journey.

Information and referrals about the various programs and services that could assist with her rent and bills were provided. The worker signed her up to the government's free broadband initiative, SSBI, giving her school aged children 12 months access to the internet. CSMC was also able to provide Trishia with emergency relief to help her purchase food for the week.

"THAT WILL HAVE TO CHANGE!"

VALE BRENDA

In March, Brenda Richards, one of CSMC's founding members and inaugural Treasurer, died at the age of 85.

Brenda was a woman who saw injustice not just in terms of how it impacted her, but every woman in the same situation.

In 1969, social security inequity caused dire poverty for unwed mothers and forced many to involuntarily relinquish their babies.

"I went into the Welfare Department to get the pension and they said, 'You can't get it because you are a single mother'". Brenda demanded to see the legislation that said that, and they showed it to her.

"That will have to change," Brenda announced before marching out. And a few years later, it did.



Read more about Brenda here: www.csmc.org.au/2024/03/12/that-will-have-to-change-remembering-brenda-richards/

WHY ISN'T HOUSING ACKNOWLEDGED AS A HUMAN RIGHT?

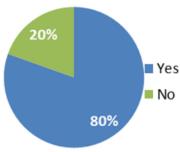
Australia's commitment to the International Covenant on Economic, Social and Cultural Rights, signed in 1973 and ratified without reservation in 1975, should be signed into domestic legislation in 2025.

After decades of being told Australia has the best in everything, single mothers are tired of a broken housing system, problems with access to health, and a schooling system that is anything but free.

This year, urged on by the dire situation of single mothers navigating the open rental market, we have made closer connections with the housing sector, industries and innovators, listened to single mothers, learnt about possible reforms and engaged in debates.

We will continue to focus on this area of advocacy in 2024-2025.





Findings (above) and quote (below) are from a CSMC member survey in 2024 into rental housing costs.

"Longer leases allow children to stay in the same area - at the same school etc. children's worlds are smaller that adults and when they move to a different suburb they can lose everything they know."

FINANCIAL SUMMARY

INCOME STATEMENT FOR THE YEAR ENDED 30 JUNE 2024

2024	2023
273,685	264,760
72,872	83,724
248,263	281,464
12,253	6,525
500	655
607,573	637,128
2,458	2,941
2,438 718	2,941 1,604
1,031	1,381
2,511	7,045
49,935	45,576
9,891	1,813
192,717	281,463
397,725	287,834
656,986	629,657
9,698	14,179
(11,927)	(7,258
(51,642)	14,392
_	

	2024	2023
NET SURPLUS/(DEFICIT) FOR THE YEAR	(51,642)	14,392
Other comprehensive income for the year	-	-
NET SURPLUS/(DEFICIT) ATTRIBUTABLE TO THE ASSOCIATION	(51,642)	14,392

The income statement is to be read in conjunction with the full audited financial reports which includes notes to the financial statements, and is available on request.

FINANCIAL SUMMARY (cont.)

BALANCE SHEET AS AT 30 JUNE 2024

	Note	2024	2023
CURRENT ASSETS			
Cash and cash equivalents	2	391,494	376,323
Accounts and other receivables	3	4,129	20,714
TOTAL CURRENT ASSETS	-	395,623	397,037
NON CURRENT ASSETS	_		
Managed fund investment	4	48,740	51,365
Office furniture & equipment	5_	1,877	2,908
TOTAL NON-CURRENT ASSETS		50,617	54,273
TOTAL ASSETS	- -	446,240	451,310
CURRENT LIABILITIES			
Trade and other payables	6	19,109	35,443
Amounts received in advance	7	244,853	179,719
Provisions	8 _	99,744	101,972
TOTAL CURRENT LIABILITIES	_	363,706	317,134
TOTAL LIABILITIES	- =	363,706	317,134
NET ASSETS	_ _	82,534	134.176
EQUITY	_		
Accumulated funds		82,534	134,176
TOTAL EQUITY	<u>-</u>	82,534	134,176

The balance sheet is to be read in conjunction with the full audited financial reports which includes notes to the financial statements, and is available on request.

FINANCIAL SUMMARY (cont.)

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2024

	Accumulated funds \$	Total \$
Balance as at 1 July 2022	119,784	119,784
Surplus/(deficit) attributable to the Association	14,392	14,392
Balance as at 30 June 2023	134,176	134,176
Surplus/(deficit) attributable to the Association	(51,642)	(51,642)
Balance as at 30 June 2024	82,534	82,534

The statement of changes in equity is to be read in conjunction with the full audited financial reports which includes notes to the financial statements, and is available on request.

OUR SUPPORTERS

CSMC is deeply grateful to the generous individuals to support our work. We are honoured to name some of our major donors, while others prefer to remain anonymous. Whether named or not, donations of all amounts are made from a strong belief in our work and desire to support greater equity and security for single mother families.

Equally, we are profoundly thankful to the supporters who generously gave their time and expertise. Their invaluable contributions enable us to enhance and expand our efforts, ensuring that we can continue to adapt, grow, and further our mission.

Donors

Anna Mlynek-Kalman and Jonathan Kalman

Clare and David Duggan Dominique Hogan-Doran

Grant Downie

Janet McMenamin

Juka Sun

Leslie and Ian Kilgour

Mary Davidson

All our valued donors

Supporters

Baker McKenzie: Luke Hall and colleagues

Ben Crompton

CSMC board members

CSMC volunteers and students

Data4Good, Altis & Kadre

Lant3k

Tricia Harper

Rosemary West

Veronica Coyle, Thushare Dissanayake, Sebastien Lopez

and Robin Visser

OUR SUPPORTERS (cont.)

Council of Single Mothers and their Children (CSMC) is also deeply grateful for the essential support provided by the Victorian Government, Charitable Trusts and Foundations. Thanks to these organisations and other charitable bodies, CSMC is able to operate the Support Line, deliver the Bloom project and youth initiative, engage in impactful policy work, expand our capacity, and extend our reach to single mothers and children from varied backgrounds, locations, and cultures.









Victorian Women's Fund





Funders

Australian Communities Foundation
Bowness Family Foundation
Brian M. Davis Charitable Foundation
Department of Social Services
Department of Families, Fairness and Housing
EthicalJobs.com.au
Erdi Foundation
Government of Victoria
R.E. Ross Trust
StreetSmart Australia
Sidney Myer Fund
The Alfred Felton Bequest
The William Buckland Foundation
Victorian Office for Women

Sector partners

Australian Progress
Centre for Excellent in Family and Child
Welfare
Community Information Services Victoria
Gender Equity Victoria
Queen Victoria Women's Centre
Single Mother Families Australia
Victorian Council of Social Services
Women's Housing Alliance



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Support Line: 03 9654 0622

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Fb: www.facebook.com/councilofsinglemothers

In: csmc_single_mothers

X: @CSMCVIC

LI: /council-of-single-mothers-and-their-children

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Single mothers' names have been changed in all stories to respect their privacy.