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How child support can better help single mothers

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Poverty strikes single mothers disproportionately, which is exacerbated by child support failures.
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Child support is often a highly charged, contested aspect of parenting after a relationship breaks down. It has the potential to counter child poverty but is often less a resource than an intransigent problem in the lives of single mothers, undermining their financial security and sense of well-being.

In Australia child support can be paid through Department of Human Services (Child Support) or organised privately. Most people who pay child support are fathers, and most people who receive child support are mothers.

In my recent research, conducted with Kay Cook and Torna Pitman, single mothers raised three central concerns about Australia's child support system.

Compliance

This is a common finding in Australian research. Many payers do not consistently transfer child support in full and on time.

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Women also report that former partners underestimate their incomes or fail to lodge tax returns. They are frustrated by slow responses, the need to follow up multiple times, the unrealistic expectation that they gather information on their former partner's income, and the limited power and will of departmental workers to address payment problems.

One said:

I've had a number of people, probably maybe four or five different staff, say, 'You should be just counting yourself lucky if you get anything at all'.

Calculating the costs

When fathers earn low incomes, child support will not meaningfully contribute to the costs of raising a child. This shortfall is sharpened by a standardised formula calculating the costs of children that does not realistically capture living, schooling, extracurricular and health costs.

When parents are faced with unexpected or changed costs of raising children, they can apply to the department to change the assessed amount of child support. However, these processes are onerous to pursue and not widely known.

For many, child support does not significantly contribute to the basics, let alone come close to meeting:

... all those extra costs that are important for children to grow and develop and be part of the community rather than being the poor kid that's sort of left out.

Department communication

Women's interactions with the department are characterised by poor accessibility and communication. It is difficult to contact staff, and case managers are typically unavailable.

Women report "hard and harsh and aggressive" responses from staff; inaccurate or uninformative responses and reports; lost information; information silos separating the department, the Australian Tax Office and Centrelink; and a refusal by workers to take into account women's experiences of domestic violence and rape. These interactions intensify the insecurity, fear and sometimes despair felt by women.

There are some positive points. Some mothers note that the impersonal processes of the department could facilitate payments and reduce the associated tensions, especially in high-conflict relationships. Some describe useful information, and value the moral support they receive. And, for many, low or unreliable payments are better than no money at all.

These benefits suggest that child support and the department can make a positive contribution to the lives of single mothers and their children.

How can it be fixed?

So what needs to happen? Women recommended four changes to child support processes.

- **Rethink the costs of children.** More generous calculations can increase mothers' ability to care for children in line with social expectations, mitigating the social exclusion of children. Making it easier to request a reassessment based on changed or unexpected costs would better reflect the financial contingencies of raising a child.
- **Take compliance seriously.** This requires timely responses to payment issues, increasing the investigative powers available to the department, closing tax return loopholes and imposing "sticks" (for example, fines) for late payment. Importantly, introducing state-guaranteed child support payments will limit the financial instability arising from unreliable child support.
- **Facilitate information sharing between the department, the Tax Office and Centrelink.** This will mean women are not required to report information multiple times, welfare payments can be adjusted in response to child support inconsistencies, and information is not lost in the system. Government should systematise communication between police and the department in instances of domestic violence (with women's consent).
- **Improve departmental communication and support to parents.** There should be straightforward, written materials communicating amounts of child support paid and outstanding, relevant options and processes (particularly exemptions from seeking child support in instances of domestic violence), and the relationship between child support and government payments. Parents should also be able to have face-to-face meetings with department staff, social workers and case managers. Staff should be trained to identify and respond to domestic violence, which impacts on the dynamics of child support payment and non-payment.

Implementing the recommended changes will address immediate challenges faced by women.

However, the poverty experienced by disproportionately high levels of **single mothers** exacerbates the impacts of child support failures.

Changing discrete practices can only be a first step in a much bolder approach to supporting and valuing single mothers and their children.

