

A Fairness Crisis

Social Services and Other Legislation Amendment
(Extension of Coronavirus Support) Bill 2020

The National Council & of Single Mothers Their Children Inc.

March 2021

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

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The National Council of Single Mothers & their Children Inc (NCSMC)

An organisation dedicated to single mothers and a platform whereby both the community and the Government can communicate. NCSMC can comment on policy and legislation and ensure that the lived experience is heard. NCSMC provides information, referrals, and assistance to single mothers through our electronic platforms. In the past year we have responded to tens of thousands individual requests whilst our information post can reach up to 100,000+ per week. One of our greatest strengths is our expertise and commitment in working with and for the advancement of single mother families who are affected by poverty, hardship, and/or domestic violence.

Poverty, Hardship, Family and Domestic Violence

The National Council of Single Mothers and their Children Inc (NCSMC) welcomes the Inquiry into the Inquiry into the Social Services Legislation Amendment (Strengthening Income Support) Bill 2021

Hope, Safety and Change is Possible

We must caution against confusing a wicked problem with a lack of concerted effort. To this end, NCSMC would like to congratulate the government on swift action, most specifically the Coronavirus Supplement, when implemented it was an extra \$550 per fortnight, as well as the Job Keeper Payment and the two Economic Support Payments. Unequivocally, the Coronavirus Supplement, at the original \$550 p/f rate, made the most and significant difference for single mother family in receipt of the Parenting Payment Single and the Jobseeker Allowance. We describe the payment as a life changer and life saver to the individuals who received the payment, their family, their local community, and our economy. Moreover, and on behalf of the 1.1 million children who had six months of living a childhood that was like their friends, we want to thank and ask that the investment in children remains one of the highest considerations.

Recommendations

1. Reinstate the much-welcomed Coronavirus Supplement when implemented at \$550 per fortnight. **Whilst the absolute minimum response from the 31st of March 2021 is to maintain the current supplement to the current eligible claimants with a secondary increase a secondary increase to be legislated and implemented, no later than the federal budget 2021.**

Findings of the most [2020 Hilda Statistical report](#) confirm that that single mothers, were some of the hardest hit by the pandemic, and their road to recovery will be slower and require strategic measures.

2. Provide an exemption to the parenting payment single for women affected by family and domestic violence to retain the current level of payment and an exemption from mutual obligations.

Findings from the Australian Institute of Criminology [survey](#) revealed that more than half of women who had experienced physical or sexual violence before the COVID-19 crisis said the violence had become more frequent or severe since the start of the pandemic whilst 33 per cent of women indicated that it was the first time, they had experienced physical or sexual violence in their relationship.

3. Retain the current income-free area, the amount of income a person can earn before their payment rate is reduced. Effective from 25 September 2020 for Jobseeker it was **\$300 per fortnight** which will be reduced to **\$150 a fortnight** as of 31st March 2021.
4. Indexation arrangements to be consistent with the indexation formula as used for Pensions otherwise any small gain made with be eroded especially when compared to the increase of the cost of living.

The Committee must reject outright the ‘increase’ of \$50 per fortnight and institute a much fairer outcome before the 31st of March 2021.

The Lived Reality

The current outcome of a \$50 per fortnight along with reduced earning thresholds informs a poor woman, that she and her children do not seem to matter. NCSMC has witnessed a culture of accepting violence, control, and harm against women. Moreover, we expect women to forego financial security for the love of their children. Single mothers, who are stepping up and doing the hard yards have endured successive governments poor harsh policy decisions which have rarely been interrupted. Conversely, at no time has any Government sought to undertake meaningful research to gain insight into what would assist single mother families, so they and their children can realise their full potential. The current deliberations of this committee must be understood in a context of inadequate policy outcomes. To assist the committee, we have included a limited but insightful matrix along with 100+ personal and powerful accounts from women. We trust that the committee will respect the time and emotional effect of writing such accounts. The personal accounts can be found on page 8 to page 22.

Policy Matrix

Matter	Issue	Government Response
Social Security assistance for Family & Domestic Violence	Despite five exemptions, which enables single mothers to retain the equivalent amount of Parenting Payment Single, domestic violence is not a stated reason. Irrespective of horrendous circumstance, she could be on Jobseeker. It is therefore not unusual that our surveys have around 25% of women returning to the place of abuse and to the hands of their abuser because of the inadequate income support.	Ignored: matter presented to Government time and time again. Recommended in Government Inquiries & submissions to the National Plan to Reduce Violence against Women and Children.
Family & Domestic Violence Emergency Payment	There is not a domestic violence payment, the best is a <i>crisis payment</i> which requires an application within seven days of the "incident", must already be on income support, and it is about half of a support payment. It is completely ill equipped and inefficient for women fleeing domestic violence.	Ignored: matter presented to Government time and time again. Recommended in Government Inquiries & Submissions to the National Plan to Reduce Violence against Women and Children.

<p>Mutual Obligations. Family and Domestic Violence</p>	<p>Low exemptions granted for family and domestic violence, which demonstrate a disconnect between the population and administration of the exemptions. Women affected by violence and using all their resources to seek safety and stay safe, can and have, had their payment suspended.</p>	<p>Ignored and Expanded: This practise now includes women with young children (six months to six years old age) through the ParentsNext, a pre-employment programme. NCSMC recently learnt that only 36% off ParentsNext participants who had a “breach” did not have a payment suspended. Spiralling families that live with hardship, housing stress and is the primary place of residence for young children.</p> <p>The employment services have had this <i>star rating</i> put on hold due to the economic environment. A compelling argument not only to suspend mutual obligations but to significant increase to job seeker. The research that resulted in this outcome should be accessible by the Committee.</p>
<p>Family and domestic violence</p>	<p>White Ribbon Day</p>	<p>Supported: Members of Parliament will wear their White Ribbon and attend breakfasts.</p>
<p>Single Mothers & Jobseeker</p>	<p>Due to policy change, single mothers are now considered ‘unemployed’ even if sole parenting for the majority and or 100 percent of the time. This now occurs once the youngest child is 8 years of age [3rd or 4th year of primary school].</p>	<p>Ignored: the anticipated and ongoing harm along with the requested for a comprehensive review as recommended by the Joint Parliamentary Human Rights Committee.</p> <p>The Private Members Bill introduced by Andrew Wilkie MP, to request that the Australian Institute of Family Studies to undertake a review has been ignored.</p>
	<p>Payments suffer from an inadequate indexation arrangement. income support as provided through Social Security should be indexed similar the treatment of pensions. different to the indexation rules for pensions</p>	<p>Ignored: the reduced income support hurts families. Analysis of poverty in Australia found that, before COVID-19, households with children with a female main income earner were more than twice as likely to live in poverty as those in which the main income earner was male, highlighting the impact of caring roles on poverty in Australia.ⁱ Single mother households are especially vulnerable to financial distress, which can be exacerbated by</p>

		lost income due to their illness ⁱⁱ , the health needs of children, home-schooling, child support debt and the presence of family violence.
	Earning Thresholds	Ignored in this legislation the government to continue with the earning thresholds as implemented during the pandemic response. otherwise
	Study assistance	Ignored. Jobseeker erodes the chance to study, to gain the qualification, that enables a foothold into secure employment.
	Human rights	Ignored, this policy decision it is the subject of the first complaint that the United Nations, optional protocol of CEDAW. It is still under an investigation. The consistent response from the Government is to have the complaint is dismissed.
	It cost money to get enter paid employment	Ignores the low level of jobseeker disregards the cost of work.
	Cost of care	Ignores the low level of jobseeker disregards the cost, the forgone earnings, the cost of work.
Child support	1.6 billion child support debt	<p>Ignores Australia accepts a \$1.6 billion child support debt, and will further disguise the actuality, by not recording the debt within over half of the cases. Furthermore, there are.</p> <ul style="list-style-type: none"> • 200,000 plus child support customers who have not lodged an annual tax return (tax and child support avoidance) • The superannuation system enables players with stated debts too to hide income and avoid child support. • Child support does not feature on credit ratings.

A possibility in 2020



\$550 has given myself and my two young children the opportunity to escape severe domestic violence, not only having enough to fill up the car to get away but also enough to purchase fresh food and needed medical items. I did not have to choose between our safety or food. This has been a life changer and may have been a life saver. My children for the first time ever can have fresh food in a safe home surrounded by love. ❤️

Image and statement provided by Chole Carter

Mother

First [published](#) on 550 Reasons to Smile page

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique but clear vantage point that we present our submission and recommendations.

In addiotn to this submssion please find two letters that capture the expertise and endorsement from leaders in the family and domestic violence sector, the community sector, and the women`s sector. The letters have been sent to the members of the Expenditure Review Committee.

It is gendered.

Overall jobseeker may be the primary carer and protector of the child and they are forced to live in circumstances that are unsafe and insecure. Budgetary strategies include skipping meals, rationing heating and cooling, forging health care, and required medication. Keeping the car on the road was once a struggle but it has now become such an impossible task that women contact me after they have sold their car. A high reliance and forced dependency upon payday lenders, charity, and emergency relief, just to get by each fortnight.

NCSMC is committed to bringing the voices and they lived reality to the attention of the committee. Furthermore, if NCSMC was invited to give evidence, our standard practise is to support a single mother who is affected by the legislation. In closing, please find the personal accounts from women who have taken the time to provide you with a statement despite they deep distress, the unrelenting fears for themselves and their children. the women have taken the time as they know that you can provide them a chance, hope, dignity and safety.

To whom it may concern,

I would like to make a submission regarding the Social Services Legislation Amendment (Strengthening Income Support) Bill 2021.

*I am a single mother. When my child was 8 years old, I was halfway through a teaching degree through the University of Newcastle working part time. I was shifted onto Newstart and within 1 month **I had only \$27 in my account with 3 days left until Newstart to come through.** I had to make to most devastating decision to leave my degree in teaching and up my hours at a local non-profit disability agency, I tried to work full time and study my degree part time, with being a parent to an 8-year-old. I lasted 2 semesters and was completely exhausted. I worked at this non-profit for 4 years and was denied a contract, so I never received sick leave/holiday pay/job security. After the union passed a law that meant that I was entitled to a contract, my workplace denied this "saying it was the nature of the industry, that's why they can't offer a contract" they did this by cutting my shifts back. I left that job and secured casual work in the Education Department as a Learning Support Officer, again I was denied a contract, with union support, after spending 2 years in this field, or any chance of job security.*

*I'm now unemployed, I was let go of my employment because a friend of a deputy principal needed a job, so my position was given to her and another position was given to another deputy's friend's family member. **I have now a 15yr old daughter, living in a flat in the worst neighbourhood, barely able to pay her last \$1000 on her braces dentistry account** that we decided to get because we could afford them on the higher COVID-19 Supplement Rate.*

*My car died, my washer and dryer died, and my fridge all in the last 6 months. **The rate of job keeper is not liveable, and not designed for single parents.** I can't even think about going back to Uni because I cannot afford to live on Jobseeker or Austudy raising a child. Please, please reconsider your views on who is receiving this payment and the quality of life these payments provide for families, singles. If you met me and seen how much **I struggle to keep the roof over our heads, put food on the table, keep the car on the road and insured and pay electric and Wi-Fi. I need dental work, new prescription glasses, counselling/trauma therapy appointments. I do not want to live in fear every day that me and my child will end up homeless. If I were to lose my current rental, we would be homeless, the rent is 3/4 of my total income now, and its cheap rental. I could not afford a rental of 300pw which we don't even have flats in our city that cheap anymore.***

*Help me live with dignity, and pride whilst I look for work with an employer who is not going to abuse my working rights because I am desperate for income and use this against me. Help my family stay above the poverty line and provide hope to our at-risk community members. The rate of rents, basic living costs, health costs, foods that are nutrient rich are out of reach for people on Newstart. **OUT OF REACH.***

*Please cover the basics and measure that at a rate that digs us out of poverty. **And a special note to women who are victims of DV who have children and realise that staying with their abusive partner is better than struggling way below the poverty line on Jobseeker. You are not providing safety and comfort to those women and children who need to flee DV. Children and women suffer below the poverty line. It is soul destroying.***

Yours sincerely,

CANDICE SKELTON

Metford, New South Wales, 2323, Australia (3/2/2021 6:40 PM)

Won't be able to afford food after rent and bills are paid.

3/3/2021 6:42 PM

*On Parenting Payment Single when I started getting the \$550, my fridge was stocked, I had meat in my freezer, me and my daughter could go do activities, I could buy her a few more Christmas presents, I wasn't stressing about not being about to afford food for myself, I could pay for medical treatment that I needed and I was able to pay my bills and no be stressed about where the money was going to come from or what might get cut off because I can't pay for it. The \$150 supplement is almost over, and I will soon move onto Jobseeker. **Even though I am studying and working the only thing that changes is my child turns 8. Because she turns 8, I lose over \$150 by changing from PPS to Jobseeker. So that is over \$300 lost in one week per fortnight. Which to put it in perspective that \$300 is a week's rent. I can't afford to live in this house anymore but given the rental crisis I can't afford to leave this house and end up homeless. I will be choosing between bills, skipping meals, borrowing money from friends and staying home and doing nothing because we can't afford to leave the house.***

3/3/2021 5:53 PM

Upon reducing the coronavirus supplement and soon cutting the supplement will affect myself and two children. As a single mother of two, aged 18 and 11. I barely receive child support for my 11-year-old and my 18-year-old is classed through Centrelink as my dependent until aged 22 even though he lives in another state independently.

3/3/2021 4:16 PM

*The coronavirus supplement constitutes the difference between struggling for the very basics and not. Struggling to provide for the very basic needs of the family comes with further implications, such as existential angst, anxiety in general which can have paralysing effects for the person experiencing it, and more. **Personally, I am now struggling to pay for the very basic living costs. Then, add the rental crisis to the mix. Why is the work of raising children so undervalued in all walks of life?** This is the future generation. It doesn't help us as a society to subject parents raising children to existential struggle as is the case.*

3/3/2021 7:36 AM

*It's been difficult to make ends meet. **Often, I skip meals (some days not eating at all), so my children have the basics to live.** We've had a lot of cuts over the years, it's a struggle to get kids back to school with no school kids' bonus. Rents have increased, food prices have jumped significantly, fuel, rego etc it's a big hit to the hip pocket. **Child support is an absolute joke!!** My payments fluctuate all the time, so budgeting is difficult. But it's not just those on jobseeker that suffered, it's even those on a pension. The pathetic \$250 December and march just seems like a bit of hush money, so not 1 group can say they got left out. I can promise you that the pathetic \$250 payments did not stimulate the economy, it went to bills!!*

3/3/2021 6:28 AM

That \$550 was such a help now \$150 so hard to pay bills and put food on the table every fortnight.

3/2/2021 11:22 PM

It is hard to keep on top of bills and maintain a healthy lifestyle.

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

3/2/2021 10:52 PM

With the \$550 extra I did not lie awake stressing about how to pay bills and feed my children etc, my puppy has developed a condition where I need to buy prescription food, my sons are living on up& go and toast now that it has been taken away, I cannot feed them meat and fresh vegetables as I'm paying for school, car, rent, insurance (pet, health extras for the family, car ,and contents, I have under \$100 per fortnight to put petrol in my car, feed my kids and my dog, cat and lizard, yes I have 3 boys and 3 pets, they can't play sports it's too expensive so I gave them a pet each, because every kid deserves to have a pet and go through the life cycle process and eventually deal with a death before a beloved family member like a grandpa dies... I've even been penalised a further \$100 per fortnight as my inheritance has been deemed as earning 2.25%, it is in fact earning .05% and the government will not charge me what the reserve bank has set, it's disgraceful to be penalised for having your father die.

3/2/2021 10:19 PM

Back to eating 5 mins noodles and Nutella sandwiches.

3/2/2021 9:46 PM

We do not go out anymore, I have had to cut back on what we buy at the supermarket and we have dietary allergies, so this has been difficult. I couldn't afford new underwear. I was attacked randomly and maliciously by a drunkard in a wheelchair, thank for my kids weren't there, at a traffic light in Jan and the cost of fixing my car was such that I couldn't fix Those unexpected events are now making or break for us. My pensioner parents are paying for my daughters' after school activities.

3/2/2021 7:46 PM

My daughter will not be able to do pot of school activities. I have just moved from SPP to jobseeker while coronavirus payments were added on and I struggle to provide her with that opportunity plus I work permanent part time and am in my final year at Uni and it is still a struggle. My daughter needs these out of school activities to assist with a newly diagnosed anxiety disorder, school is not a comfortable place for her to build her confidence and while she attends it is the extracurricular activities that I pay for that build her confidence.

3/2/2021 6:10 PM

The things I cannot buy. At the height of the coronavirus supplement I paid all my bills as soon as I received them, **I bought my kids their special 'flat feet' shoes after putting it off for over 12 months**, our food quality increased, my son got to go to the dentist, and I paid my house rates out in full before the due date. **In September I started, once again, to put off appointments: my dental clean delayed indefinitely, a cash-squeeze for my daughter's Year 6 graduation camp and her graduation outfit. A lot of juggling around Christmas for presents and our Christmas celebrations. Now it is March, and I haven't paid my Water Bill yet (due February 4), my RAC bill (due Feb 28) and my 2020/21 house rates (I am \$1,074 behind). This week I ended up with a less than \$10 bank balance for the first time since the start of the coronavirus supplement.** So, our family is back to 'the good old days' of living from payment to payment. My mind is taking up every day with the constant calculation of what I can afford, can't afford, what I can put off paying for as long as I can.

The new old reality is back. :-(

3/2/2021 5:45 PM

\$550 - food, bills paid, felt human, kids got some new uniform and casual clothes, I finally got new shoes, car full of petrol \$250 - food, bill payments lowered to bare minimum, internet disconnected \$150 - kids fed, drive and drabs on bills, insurance cancelled, kids back to only using Myki when driver tells them to

3/2/2021 5:14 PM

I can no longer afford a MetroCard top up for myself to take my son to school. I now only scan his card and hope a ticket inspector doesn't hop on.

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

3/2/2021 4:56 PM

My rent will go up after this supplement is cut which will mean even less money for food bills transport medications essential clothing and school costs. I will not eat every day so my child can. I will not shower every day to cut the water bill in winter we will not be able to afford heat my child will not be able to go on school camp or any other excursion which costs extra including swimming I will not be able to buy any new clothes the food we do get will be low in nutrition and none will be fresh. I may have to sell my car as I will no longer be able to afford to maintain it.

3/2/2021 4:52 PM

After becoming unemployed as a result of covid19 the supplements allowed me to keep a roof over our heads. With the supplement reduction and loosing PPS after my youngest turned 8 will result in a huge struggle to make weekly mortgage repayments. I feel there needs to be a better definition of what makes a single mum. I have sole responsibility for 2 children after losing my husband. Yet as a widow you are treated exactly the same as any other single parent. With no child support and no relief, its entirely different to other single parents.

3/2/2021 3:31 PM

Majority of my jobseeker pays 1 weeks rent, single mum with 2 teenagers, we will be back to struggling and eating toast for meals.

2/26/2021 8:49 PM

I am a grandmother raising 3 grandchildren on Newstart. The extra corona money was such a relief to our family for the first time I felt able to pay electricity bills and car rego without it being so hard. Now though this week I'm back to this terrible anxiety I have trying to juggle bills, food, and school camp for 2 children. And each fortnight I'll get further and further behind. It's heart breaking.

2/26/2021 6:39 PM

Cutting the supplement means **I no longer have the ability to actually pay bills, afford healthy food and keep a roof over our heads.** I will have to juggle from week to week what I pay and what I don't. Robbing Peter to pay Paul.

2/26/2021 5:03 PM

So, for mother, student teacher, renter in a rental crisis where properties in my small town/region have increased more than 20% in cost, when they are available. **Unable to move because family court allows the abusive father of my son to veto it, despite him not actually having ANY care of my son - oh yeah.** Paying legal aid, paying for a car, paying for textbooks, paying for everything f my son. **Omg the price of fruit try and veges! And I'm 42 by the way so now that give introduced incentives for under 35-year-old it's going to be even harder to get casual work now that my son is in kinder.** My family tax goes down by \$50 soon. **There isn't even a decent food bank in my town.** They have stuff 2 months art best before date.

2/26/2021 3:43 PM

I am back to doing a half grocery shop for my 4 children. I am breaking on pay day again and am depressed and not looking forward to a weekend on my own while the kids are at their dads, as I can't go anywhere. My mental health is at an all-time low.

2/26/2021 2:23 PM

I work at a Community Support Centre, and with the full supplement we saw people able to afford the basics of life, able to cover their rent, get their car fixed, pay medical bills and cover their kids' education expenses. As the supplement has reduced more and more people are returning for help, and many new people are arriving. The complexity of people's financial and mental health challenges is growing and putting huge pressure on our volunteers and case workers. When Jobseeker drops back completely and just the \$50 fortnight increase remains, we expect an avalanche of need in the community. **Rent has increased yet again during COVID-19 and we are all bracing ourselves for a crisis beginning in April. We were all devastated by the inadequate 'increase', knowing the grinding despair people faced trying to survive on Newstart we had hoped for something that people could actually live on.**

2/26/2021 12:59 PM

It's the difference between being ok and my son and I struggling.

2/26/2021 10:16 AM

I used to Pay my rent on the Friday I received job seeker payment, but now **I find myself unable to pay my rent from my jobseeker payment** and must wait until Monday and my tax benefit payment to cover my rent and then I have \$300 to last 2 weeks for food, bills petrol. **I have only bought 2 school shirts and still haven't bought all the booklist items;** I haven't paid any of the school fees yet and my son needs new sneakers as his are now too small. **My shoes are worn out, but there's no money and I dread the power bill coming after such a hot summer, my son has a neurological condition and has to stay cool or vomits and is endlessly plagued with migraines, I'm trying to keep money aside for his neurologist review in a couple of weeks. And the car needs a service and they mentioned it will need new brake pads this time.** I took some superannuation out, but that was meant for braces and lawyer's fees for family court. **My son's prescriptions cost \$70 a month. there is not enough money. We've been under the care of the children's hospital due to my son's chronic illness, I am on call 24/7 and he doesn't attend full time school, but somehow, I'm not eligible for a carer's payment. I guess the government would prefer we kill ourselves in despair than bring our kids up to be educated taxpayers contributing to the nation's old age care expenses.**

2/26/2021 12:01 AM

While receiving the supplement I was able to finally (after 4 years separated) **save enough money to install heating for my young son.** I was able to buy meat to add to our meals and enrol him in swimming lessons. I have redone my budget once again with the ending of the supplement and **will have roughly \$90 a week left (after all bills paid) for all food and fuel.** Not to mention I will now again fall behind in power and water bills, swimming lessons will be cancelled, school fees will have to be left out and I'll be searching op shops for again for our clothes and school uniform. I have always been careful with money and the supplement helped pay for the home learning iPad and internet needed to school. **We will be going back to no internet, no iPad, no swimming, no extras, no medications for me a poor nutritional diet.** I worked my entire life until I separated from my ex-partner, I paid my taxes. **It's a traumatic experience to stand in line asking for Salvos to spare you 2-day old bread and veggies even the supermarket won't sell.** I invite Scomo over for my fabulous tuna pasta bake. Sorry no cheese this week, that's \$10 a block but for \$2.60 I can get tuna (probably from Fukushima) and \$1.00 pasta from Aldi. (Australian, I doubt it) But hay Scomo its real nice, just bye apple juice.

2/25/2021 10:34 PM

For the first time in many many months, **I could actually buy food. FRESH food! Fruit and vegetables!** Before, my son and I were literally surviving on food banks (of which I was very grateful) but **if you eat out of date food for long enough you start to become malnourished and that is what was happening. Dr's took blood tests, and my son was shocking low in iron. Also, food banks have a lot of processed food and I have Coeliac so I would often go without meals. My record was 4 days- so my son could eat.**

2/25/2021 10:13 PM

*I am privileged - after an amicable split with my ex, we live separately under one roof, because I can't afford to live elsewhere. We go halves in the cost of the home, utilities, and children's expenses. With the supplement it looked as though I could start building a life for myself, without - I can't afford to pay my share of the bills, groceries or children's expenses. I return to feeling like a burden even in my uniquely privileged situation. **I have returned to Uni and have one year left of study to then be relatively free of the shackles of government reliance and to be so close and yet on this precipice of failure because I can't afford textbooks or fuel & parking to go to placements, or childcare.** They in one breath want us to improve and return to the workforce and here I am trying, to be a skilled professional and pay my dues, but honestly, it's a major financial struggle, it's clear they never really want the poor to escape their situation.*

2/25/2021 10:01 PM

*I'm a working single mum (I work school hours so as I can pick up my son), which has now dropped due to my son turning 8. The supplement dropping means **I struggle even to pay then bare necessities...***

2/25/2021 9:31 PM

*I have reduced hours at work and recently just went on Jobseeker to regain some lost income. I reduced hours because my partner recently was diagnosed with cancer. **He is about to undertake chemo and radiotherapy treatment and while I'll be off work, it's the only income I will have.***

2/25/2021 8:40 PM

*Can't find a job due to corona. I am already struggling and **prob will lose my house and be homeless** if I don't find a job soon.*

2/25/2021 8:39 PM

***The reduced amount will put my children and I into poverty.** With both mine and my children's medical and health conditions being impacted immensely. I won't be able to afford to see the multiple specialists my children and I have to see. On top of this, I will have to **restrict outings for my children** and I and reduce our fortnightly grocery shopping even more with every reduction this government bring in.*

2/25/2021 8:32 PM

*With the \$550 supplement people were able to keep up with their bills. When they cut it down, people start to struggle? **Do you put food on the table, or fuel in the car?** School costs are difficult to budget for and forget having savings.*

2/25/2021 8:11 PM

***We can't afford fresh, balanced meals. I have to miss meals. We don't have enough petrol. We run out. I can't afford my medications. My daughter needs new school shoes and glasses. I haven't had a paid haircut for twenty years. All my clothes are ragged. I have one pair of shoes (but they hurt). I certainly can't go to a job interview like this.** I really want work. My cars on its last legs. My daughter wants to go out with her friends, but we can't afford it. She has only ever had three days holiday in her life. She's fourteen. **We've been evicted several times because we couldn't pay the rent.** I don't buy alcohol, tobacco or drugs - or gamble. The price of everything keeps going up. **I've had to cut the lawn with scissors because I can't afford a mower.** Girlfriends go out for a coffee and I have to make excuses because I can't pay and they've offered to in the past, but it's always one way. I can hardly ever put anything much in the plate at church (money goes to missions overseas where people are desperate even for a small bag of rice!). My health got better when we had the coronavirus supplement and I had good food and medicine.*

2/25/2021 7:52 PM

I have to rely on others for payment of bills, clothing my children, costs of sending them to school, can't have things repaired in the house, have to limit driving, the grocery bill alone for me and 3 dependants exceeds the weekly payment. I am always scraping to make end meets.

2/25/2021 7:49 PM

I generally go 3-4 days without food and that's on you, many people find it hard to SURVIVE, there not living, there SURVIVING.

2/25/2021 7:44 PM

The supplement meant that when my toilet started running and leaking, I could call the plumber without redoing the grocery budget. I was able to pay off bills and save a bit for the inevitable car services and repairs. I was also able to get my child some much needed OT therapy. The cuts have meant the worry and financial juggle is coming back. It means no to ballet classes, no to new shoes, no to therapy.

2/25/2021 7:30 PM

When the supplement was at its full rate, I was able to pay all our bills on time. I was able to buy new shoes for my teenage son without needing to save for a couple of weeks. We were able to buy groceries without having to add up how much every item cost as we went. Because of COVID-19 we have to move to a new house and pay a lot more in rent, I've lost extra income I used to get from performing. Once the supplement is totally gone it's going to be so hard again, the worst bit will be having to tell my son we can't afford basic things again.

2/25/2021 7:13 PM

This payment helped me flee domestic violence and get back on my feet without having to struggle to make ends meet whilst also working a part time job.

2/25/2021 6:26 PM

Carers didn't receive this support. Bills have increased. We need medical help but there are gap fees we can't cover. Are we meant to just die?

2/25/2021 6:14 PM

I've now been put back under massive pressure as I don't have enough money for bills rent food and 2 x high school fees it sent me into a mental breakdown I'm not doing very well and with heart issues this is not good at all! It's not fair that we are not even afforded the simple things in life! There will never be enough jobs for every single person in Australia why should the next generation have to suffer child can't participate in extra curriculum activities like sport or music. Why is it only the rich child gets to explore and grow and my kids just flounder! I can't work due to my heart issues and the mask rules. Even if I could they want people to work weekends or nights! I can't! It's hard enough as it is being a single mother and now you want to add extra stress! I had a heart attack when I was taken of parent's payment and put on Newstart as I couldn't afford to feed my kids like I used to, and the stress literally almost killed me. You think it funny to play with people who are already struggling! It's a matter of life or death seriously!

2/25/2021 5:41 PM

As someone who has an education (certificate) in my chosen field and looking for work, the supplement has been a godsend. 1 job I had recently applied for had over 100 applicants. My chosen field is also overrun by other single mothers and funding for these positions are scarce.

2/25/2021 5:14 PM

As a single mother who gets no child support for 3 children including a teenage boy it's a struggle as it is to have enough money for food, rent, school uniforms & textbooks, camps, kids need laptops and iPads for school too. People don't realise how expensive it is for single mothers who don't get help. Please don't make it harder than it already is.

2/25/2021 5:13 PM

My daughter cannot do her swim lessons as I can't afford this extra now. It's something she loves both for physical exercise and for safety. It's the little things my daughter misses that makes me so sad.

2/25/2021 5:13 PM

The anxiety and stress that came from having to find excuses to delay bills such as gas or electricity was beyond exhausting, this eliminated the stress in the area. I have a special needs son it helped me replace things like his glasses that were desperately due as well as being able to save to go towards car repairs and things like insurance which was a luxury beforehand.

2/25/2021 5:12 PM

I was able to buy more fresh produce for my family, and to finally pay a utility bill on time rather than 3 months late.

2/25/2021 5:06 PM

We have had to stop any health treatments such as chiropractor which is needed for my shoulder recovery and for my kids. We can't travel far due to not having enough money left for fuel and I budget enough to get my child to school and back each day, no eating out, **struggle to pay bills i.e electricity,**

2/25/2021 5:00 PM

The supplement enabled me to work 5 days per week rather than 6 days per week. As a single parent with limited support this gave me more quality time with my child, and I was able to better parent my child as I was not as tired and irritable. For us it gave us a better quality of life that will benefit my child forever

2/25/2021 4:57 PM

We will go back too poverty, limited fresh food, overdue bills, stress, I am so worried about how I am going to afford to send my twins off to high school next year. I can't afford anything, and I will have to buy textbooks, laptops, new school uniform etc. I wish my kids could learn to swim but I can't afford to get them lessons once the payment is cut. I feel like I'm letting my kids down. I had to leave their father who was an abusive alcoholic and now my kids live in poverty. I just don't know what to do.

2/25/2021 4:31 PM

As times got tough and prices rose, this money was helpful, but now it's dropped, and single mums forced onto the ParentsNext program along with struggling for money to pay bills.

2/25/2021 4:31 PM

With the extra \$550 I was able to get my car serviced and some new tyres. I got some much-needed dental care. (Fillings, and a professional clean). It was the first time I've ever been able to afford to go to a dentist. I still have \$4000 worth of work to be done (wisdom teeth removal) but I feel like it's not an obtainable goal within the near future now. Being in the extended lockdown in Melbourne as a single mother with 2 toddlers, no support allowed, and trying to continue my full-time studies actually cost me more than the \$550 Per fortnight in additional entertainment for the kids, additional food and utilities. When the payment was cut to 250, I was still able to afford nutritious meals and most of the kid's medical bills. I didn't have

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anything left over for my own medical bills (dental care, antibiotics, the pill etc). Now that the supplement has dropped to 150, I am still trying to work out a budget that works and doesn't leave me short every fortnight. **I've gone back to tossing up what medical things are more essential. I hear a lot of people on social media saying "get a job" but the price of two toddlers in childcare is a minimum of \$530 per fortnight. With one standard fulltime wage minus this amount, I couldn't even afford rent and food.**

2/25/2021 4:26 PM

The loss of \$400 means I skip meals, can't pay bills on time, couldn't afford uniforms for school, always running car on empty, my car which is made in 1997 and barely roadworthy but I can't afford a new one. No idea what I will do when it gives in. I have no savings, no capacity to get a loan. Even though I work it's only casual.

2/25/2021 4:25 PM

Since the supplement has been cut. I struggle week to week to pay rent, electric, fuel and schooling expenses. My payment is usually gone the day I receive once bills and rent has been paid. This leaves little and some weeks nothing for food or incidentals. I've had two broken teeth from a dv incident, and I cannot afford the initial dentist bill to have it repaired. There is nothing left over. My work was full time and was reduced to two days during COVID-19 and has not increased since. Most nights I can't sleep because I'm running numbers through my head and trying to figure out which bills need to pay before others. The juggling is exhausting. I have one child and I am struggling. There isn't such a thing as just running into Coles to grab dinner.

2/25/2021 4:22 PM

Living costs have gone up, electricity, groceries, fuel. And our pay rate has remained the same pitiful minimum amounts. Please no more cuts to these payments.

2/25/2021 4:17 PM

Depression kicks in as very little money to live properly on. As a result, this means staying at home and only going out for the necessities.

2/25/2021 4:15 PM

I'm now in a constant and worrying juggle. In order for my children to eat, what other thing do I choose not to pay? It made a massive difference to my mental health not needing to worry about that for a short time but here we are again.

2/25/2021 4:14 PM

No medication.no schooling no phone no power no internet no food.

2/25/2021 4:07 PM

The emotional strain of robbing Peter to pay Paul when you have kids is difficult to describe. Constant stress, always saying no to your kids for parties, treats and excursions makes you ill. Trying to pretend your poverty isn't a big deal to the kids is exhausting, especially when they see their friends with things you used to be able to afford. Trying to stay focussed on job applications when you want to study but going on to Austudy will starve you and the kids is soul destroying. Talking about money without crying becomes such an issue you just stop.

2/25/2021 4:05 PM

When I heard about the increase on TV, I was ecstatic! I started jumping for joy. I was thinking about all the healthy food I could buy, shoes for my kids, haircuts, catching up on bills, servicing the car. I was so

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happy. And I used the 550 for all those things. I said wow, if it stayed like this, I could really change my life for the better for myself and my 3 boys. But when it got cut to 250 it got a bit harder, but was still manageable, and now at 150 I'm finding that I have to give up on a lot of things that were helping me. **Can't afford to pay for gas and electricity anymore and no haircuts or clothes.** Basically, all the things I was excited about which are quite basic things, I've now had to pare right back on. **I'm really worried that after another cut of 100 or 150, I'm not going to be eating fresh foods or paying bills or haircuts or clothes or anything.** I pay 600 rent per week. You do the math. Sydney rental housing is a joke.

2/24/2021 10:20 PM

struggling to afford weekly grocery shop, had to go to church free food market for a box of food, having to sell my car to get by for a while longer.

2/16/2021 4:29 PM

The supplement made such a huge difference for me. I could finally have some long overdue repairs made to my car, buy healthy groceries without having to skip breakfast and lunch for myself every day, get a new pair of shoes for myself after my only pair finally died, I could pay my child's school contributions. All sorts of little things that you go without or sacrifice to make sure your child has what they need were available again and it was such a huge reduction in stress and guilt. The biggest impact for us though, was finally being able to **access specialist support for mental health and behaviour disorders.** I could finally see a psychiatrist because I could afford the huge upfront payment for the first visit, and the payments for subsequent regular visits. Once the supplement is cut though, I don't think I will be able to continue my treatment. I have been able to save the funds to cover the first appointment to the paediatrician for my daughter, and hopefully some to cover the cost of assessments for ADHD after a 10 month wait for an appointment. Without the supplement **I don't know how I will be able to afford the continued or follow up appointments though. I will definitely have to skip my own medical appointments to make sure my child has access to hers.** I have been able to afford the gap payment for her regular psychologist visits and am very grateful that Medicare subsidised visits have been increased from 10 to 20 per year. It is still hard though, to have \$180 every few weeks to pay for the appointment before the rebate is applied. At her annual optometrist check-up, we were told she would need glasses, and I could pay for them straight away, without worrying about missing out on food or paying a bill or having to wait while I saved the \$400 required. There is such a gap in support for low-income families who are trying to seek treatment and help for their children that requires services beyond what a GP can offer. This is evident in the statistics readily available regarding things such as the prevalence of ADHD or behaviour disorders amongst children of single-parent families, or low-income families, and the higher rate of medication vs. more holistic treatment options. This is often framed in the media as an attack on single-mothers, or families who are supported by government payments, but the simple fact is that sometimes the medication is all they can afford. They want to be able to provide their children with behavioural therapies, but they are just completely out of reach financially. The supplement gave many children a chance at getting access to equitable support and opportunity of outcome that is readily available to the children of wealthy families, or who attend private schools with extensive wellness programs.

2/6/2021 10:07 AM

Becoming very concerned that will no longer be able to pay mortgage and what my future looks like

1/27/2021 9:46 PM

Due to the most recent cut to the supplement, my food supply is now minimal. Back to living with one light on at night and one fan to stay cool during summer heat. Reduces my power bill Reduced car travel to keep fuel costs to only essential travel now.

1/26/2021 7:55 PM

I have not been affected by these payments. I believe in a basic living wage for all people around the world.

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1/21/2021 9:52 AM

These cuts mean I can no longer afford adequate food. I might commit suicide as I can no longer afford too "live".

1/18/2021 2:55 PM

At 550 I could afford a rental property for my 2 children and myself as well as food, electricity and water. As the rate gets cut it becomes harder and harder to afford food because I need to pay rent and bills. Once the payment is gone, we will need to go back to living with my alcoholic father again.

1/18/2021 11:35 AM

With the cut, I've had to go back to rationing out my psychologist appointments - although the gap is only \$9, **I don't always have the money after bills, food, and other necessities to afford the upfront fee before the rebate.** Having been diagnosed with ADHD just recently and with how severe my resulting executive dysfunction is, I need weekly or fortnightly appointments to make progress on this possible, but I can only manage to see my psychologist once a month now. The only reason I could even afford to have an ADHD assessment was due to what I managed to save on the full supplement. There are no public options for an adult ADHD assessment, and all but one specialist I had contacted would not take on new patients. Even though I live with another person and split costs with them, my parent (who is also my carer), we struggle to make ends meet with rent, utilities, and food alone. We've been told we have until early March to move out of the place we rent (for renovations, and then to sell), so now we're also facing the additional cost of moving. **We've applied to so many places but there are so few that allow pets like our dog, many that do are expensive, most of them are in areas with very few jobs that I could apply for and long travel times to the city where my psychologist and diagnosing specialist are. We have been knocked back several times due to our income. Our pup is one of the few things keeping me grounded and stable right now - I can't and won't give her up, but how do we find a place to live when anywhere we can reasonably go that will take her rejects us for having so little money to live on?**

1/18/2021 11:32 AM

Even with the \$150 we are getting now it's back to juggling bills already schools starting back up and I have \$877 of uniform to buy a Mac book air \$1300 and new shoes which I've brought \$98, plus school books of a total of \$350 😊 I'm dreading going back to the old rate and have been trying to get ahead and in credit on utilities for preschool costs I really do hope they raise the rate, if I get sick I will be still be going to my part time work as I cannot afford time off as I don't get paid sick leave at all I dread another outbreak and having to stay at home as I just cannot afford to not work part time at present with no full COVID-19 supplement at all

1/17/2021 1:21 PM

I was lucky to receive the \$550 per fortnight payment shortly after escaping from Domestic Violence. The money allowed me to replace all that was left behind; buy a car, clothes, blankets, homeware. I was able to set up our life again and buy the children good quality clothing. It took a lot of stress and pressure and for the very first time I was not guilty when shopping. I did not save much, as I had to make up for what was lost. Since the cut I definitely don't shop anymore, only for Christmas and school. Home meals are really plain, not spending on making larger wholesome meals or good quality items. Try to make it to next fortnight.

1/16/2021 8:01 PM

The cut to the supplement means that after working solidly since aged 14 and reaching strategic public sector management positions and buying my house, what was a life raft after being made redundant has now disappeared and **the bank is reclaiming my house. I am now homeless, no job and the shock and despair from this has meant a withdrawal from social networks.** I have not left the house that I will have to move out of in

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two months due to severe depression and am unable to function or apply for work because of depression and extreme anxiety. I have for a long time worked in roles that seek to advise social policy and social services and this is Australia at its worst. I am too ashamed to articulate where this is heading for me, but I have no hope and every day is a struggle to decide to continue with life. The social isolation due to falling out of life and being homeless is the worst part. The profound and sudden economic shock of changes to cashflow as a single person is a unique area requiring social policy reform. (As is support for carers... a hugely under-funded sector). **Please include advocacy for access to unlimited mental health sessions under a mental health plan for those who are unemployed as part of overall advocacy messaging.** This is the most crucial game changer for people to survive and possibly not disappear into obscurity and life lifelong welfare dependency and homelessness.

1/16/2021 6:34 PM

It has meant that I am again choosing between bills to pay and food to eat. Scrimping and saving each week to ensure school items are purchased. Prior to the supplement my car needed wheels and brakes, it was unsafe, but I was unable to. Thankfully the supplement made it so I could get this work done to my car.

1/16/2021 6:24 AM

It will impact my life greatly; I was struggling to make ends meet on part time income and benefits from Centrelink with child support exemption in place. (violence) These payments came at the right time for me to help my children and I get back on our feet catching up on bills **after fleeing domestic violence.**

1/16/2021 2:57 AM

We are back to eating poor quality food. We are back to struggling for the basics. My son has Celiac Disease, so shopping is always more expensive. I am in debt again with all my bills and behind in my rent. I can't afford the rego on my car. I run out of money at the end of the first week. We have no money for the second week. **I can't afford our medication sometime.** So, have to stop antidepressants or not have an asthma inhaler. **I can't afford to send my son to TAFE now or get him driving lessons. How are young people ever meant to get decent work when they can't afford driving lessons, let alone a car.**

1/16/2021 1:08 AM

Difference between not robbing peter to pay Paul! Back to going without.

1/16/2021 12:48 AM

With the supplement I was able to pay school fees off and have lots of nourishing food in my fridge. **Now the fridge is looking empty and we are back too buying staples and the stress of finances has returned with intensity. I worry for our future.**

1/15/2021 11:06 PM

I had a brief period in which I didn't have to watch every cent. **I had my teeth fixed, got new prescription glasses, which I need for work, but usually can't afford.** My kids noticed that I wasn't always penny pinching and commented on how nice it was. This is when I realised how tight things had been financially.

1/15/2021 5:37 PM

If you paid \$400 a week rent by yourself and your daughter was over 8 What the heck do you think the impact has on US. Seriously

1/15/2021 5:04 PM

I have again started missing dinner at night, the kids think that I eat dinner after they go to bed. Back to school costs all rest with me, and the fact I receive no child support for children I have 100% care for

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necessitates drastic measures like missing meals and medication. Yes, I have a job, but **before COVID-19 I had 2 jobs to try and make ends meet**, I have found it impossible to find a second job. To be honest, I am actually very scared for the future.

1/15/2021 4:27 PM

This is coinciding with one of my 5 sons turning 18 and therefore reduced FTB yet I am still housing and feeding him as he only has casual employment. He's had a specialist appointment today booked for surgery. **I have NO money left till next fortnight.**

1/15/2021 4:21 PM

It is currently the school holidays and **I have \$21 to last me for another 10 days. We are living on random things I find in the freezer.** I can't afford to buy school supplies for both of my children and a uniform for my son who is starting in Kindy. None of this would be a problem if my ex (currently living in our \$4m home with a Ferrari sitting outside) would chip in to help out but the issues with Family Court, Child Support and Domestic Abuse is another matter altogether.

1/15/2021 2:21 PM

I am now homeless due to the latest cut making it unaffordable to continue in the home I was renting. **I'm now sleeping between a few friends and my car. Unable to secure a new rental due to so many looking for a home and being an unemployed single female not even being considered. I was employed before covid19 took that away too.**

1/15/2021 7:48 AM

We are now supporting our adult children again! They have had to move in together and have applied for bankruptcy due to not being able to pay bills they had prior to COVID-19 when they worked. They are just starting to get some facial work now but it's too late for their spent Super and our savings. I have a new respect for those who have struggled so long before us. **Raise the rate!!!**

1/15/2021 1:08 AM

I just received warning from Origin energy that my electricity may be disconnected. I don't have \$700 to pay it and I can't even afford to pay it off on top of rent, food, medications etc. I sold my car because I couldn't afford petrol or general maintenance of it. My youngest daughter will go without therapy and I don't even know how I'm going to pay for school uniforms or exorbitant Tafe fees for my 16-year-old. After rent there is barely anything left. **I had to ask a neighbour for sunscreen last week, and there will be no school camps or laptops.**

1/14/2021 10:18 PM

I was told to sell my home. I'll be homeless. I may have to yet as \$580 a fortnight is back to where I was. I'm 61, partially disabled, in a small country town. No employment for my age group. I started work at 11, stopped when I was 57! This is now my life. Land rates, water, electricity, insurance, car costs, healthcare, food etc. I can no longer survive. I feel I may as well be dead.

1/14/2021 8:18 PM

When the coronavirus supplement was introduced at \$550, I was so incredibly relieved as **I had been forced out of work.** I was able to buy proper food and other household necessities for my family, pay for car expenses that were long overdue to be fixed, pay for my bills without a hassle and offer to contribute to household bills. Additionally, I was even able to save a little on the side, mainly due to strict budgeting and being prepared for the future if anything were to go wrong. This little bit of help changed my life in so many incredible ways. However, as this supplement has been decreasing, so has my quality of life drastically. **I am**

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already struggling to make ends meet. The money that I saved up is running out very quickly as the weeks go by and it is utterly devastating for me. I am applying for jobs but am not getting any call backs at all. I cannot even bring myself to think about how bad things will get once the supplement is cut in the end of March; it brings some heavy mental health issues for me. The \$550 supplement is the only extra amount that will help Australians get by to simply *live* a healthy, normal life. To be able to eat properly and pay bills rent, for medications and other absolute necessities. It is cruel to keep reducing and taking this supplement away after a certain amount of time. The fact is there are just not enough jobs out there for every single unemployed person; it is not a matter of opinion. This is my lived experience, and I am pleading for this coronavirus supplement to be kept at \$550 for good. It should not be considered a hand-out; it is an absolute necessity.

1/14/2021 6:38 PM

Homelessness, lack of food and medications. Rent is unaffordable, medical and dental treatment are both unaffordable.

1/14/2021 6:31 PM

My ability to live a normal life has essentially been shattered, I don't have enough money to pay for things unexpected. My Casual job will fluctuate in hours and even if I have a good week, I will still not be able to maintain the momentum. I cannot pay for dental work, nor any items not deemed "Essential" by the government. I live week by week, day to day relying heavily on my family to bail me out of the situation I find myself in.

1/14/2021 5:33 PM

I am now back to deciding whether to buy groceries, medicine or bills each fortnight. robbing Peter to pay Paul is stressful and dehumanising.

1/14/2021 5:00 PM

I've had to cancel a fortnightly payment for a debt as I can't afford that anymore. I've also had to cancel the fortnightly amount I was paying off my power bill for the same reason.

1/14/2021 4:55 PM

It's cruel to take it away.

1/14/2021 4:07 PM

I was able to help pay for expenses for my mum and put money away so I could move out.

1/14/2021 4:02 PM

ⁱ ACOSS and UNSW Sydney, May 2020, Poverty in Australia 2020 Report'

ⁱⁱ Dr Dados, N and Taksa, L. 14th April 2020, Pandemic's economic blow hits women hard, Macquarie University