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DECEMBER 2019

DEBTS AND DISAPPOINTMENT: MOTHERS' EXPERIENCES OF THE CHILD SUPPORT SYSTEM



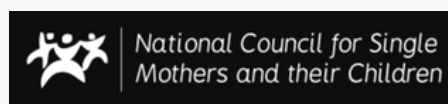
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This report was jointly created by Swinburne University of Technology and the National Council for Single Mothers and their Children.

The study and the report's production were supported by an Australian Research Council Future Fellowship (FT160100115 2017-2020), awarded to Kay Cook.

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Launched by Emeritus Professor Meredith Edwards AM at the Parliamentary Friendship Group on Women & Work seminar, "Boosting Economic Security for All Women Living in Australia". The Dame Dorothy Tangney Alcove, Parliament House, Canberra. Monday 2nd December, 2019.

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Suggested citation:

Cook, Kay, Zoë Goodall, Juanita McLaren and Terese Edwards. 2019. Debts and Disappointment: Mothers' Experiences of the Child Support System. Melbourne: Swinburne University of Technology.

ISBN 978-1-925761-17-7 (Print)

ISBN 978-1-925761-16-0 (PDF)

DOI: 10.25916/5dd4ab2528b12

Design template by Canva. Images sourced from Canva.

EXECUTIVE SUMMARY

30 Years

In 2019, both the Australian child support system and the Convention on the Rights of the Child turned 30 years old. This significant milestone, and the recently-announced Inquiry into Family Law and Child Support, provides the impetus to revisit the rationale of the child support system.

Much has been written about the need for the child support system to be "fair" and that its cornerstone is the "best interest of the child". Examining these principles against the system's current-day operation was the broad objective of this survey. Of chief importance was gaining insight from women who identify as child support customers.

The Australian child support system was introduced in two stages in 1988/89 in response to concerns about the adequacy of court-ordered child maintenance and the difficulties of collecting these payments. It sought to address identified concerns about the poverty of women and children following separation and divorce. The system also resulted from increasing government expenditure on maintaining children where the other parent, mostly the non-resident father, did not contribute financially towards their upbringing (Department of Social Services (DSS) 2018).

The momentum of a domestic scheme was consistent with international human rights developments, chiefly the adoption of the Convention on the Rights of the Child by the United Nations General Assembly in 1989, and in particular, section 27(4), which states that:

"States Parties shall take all appropriate measures to secure the recovery of maintenance for the child from the parents or other persons having financial responsibility for the child, both within the State Party and from abroad. In particular, where the person having financial responsibility for the child lives in a State different from that of the child, States Parties shall promote the accession to international agreements or the conclusion of such agreements, as well as the making of other appropriate arrangements" (Office of the High Commissioner of Human Rights 2019).

Shortly after the introduction of child support, Australia ratified the convention in 1990, but has not ratified the Optional Protocol (Australian Human Rights Commission 2019, 4), meaning that it cannot be legally held to account for ensuring section 27(4).

Child support typically refers to a regular cash transfer paid by a non-resident parent, exclusive of other forms of "spouse" or "matrimonial" support (International Network of Child Support Scholars 2019). In the Australian system, the calculated payment amount, known as the child support liability, is a product regulated through a legislative formula.

Initially, the Australian Taxation Office (ATO) was responsible for collecting and enforcing child support payments and, from 1989, assessing the amount of child support to be paid. This task has since been undertaken by the agency now known as the Department of Human Services-Child Support (DHS-CS).



However, most customers and commentators still colloquially refer to this as the Child Support Agency (CSA), which was the longest-standing agency associated with the child support system in Australia.

The Australian child support system transfers money to approximately 1.2 million children (Department of Human Services (DHS) 2019a, 111). The size, breadth and influence of this system alone necessitates regular examination. A 2015 inquiry (House of Representatives Standing Committee on Social Policy and Legal Affairs (HRSCSPLA) 2015) recommended that the DHS provide more data on their child support caseload; however, the DHS still provides only scant information on the system in their annual reports (DHS 2019a). The opacity of the system requires a light to be shined on it to expose its failings and identify improvements. This is best done from the perspective of its users.

The Survey

The survey was granted ethics approval by Swinburne University of Technology. The survey was structured to provide both logic and scope for unscripted comments, and had 91 questions in total. Respondents could choose to skip questions and add commentary to each question, with the final question asking, "is there anything else you'd like to tell us about child support?".

The survey link was promoted through the National Council for Single Mothers and their Children (NCSMC) Facebook page and it was accessed by 470 participants. Survey respondents reflected the membership of the NCSMC, with more than 99 percent of respondents identifying as female and 98 percent indicating that they were the biological parent. Of the women who responded, 85 per cent reported having a child support order in place. A further 8 per cent of respondents reported having no agreement, while 7 per cent had a child support exemption due to domestic violence.

The Learnings

The body of the report speaks in detail to many facets of the child support system and the operation of the policy, as experienced by survey respondents. However, there are some key points which are poignant and unequivocal, and influential in shaping our recommendations.

We learned that the national child support debt, which is currently recorded at \$1.59 billion (Elvery 2018), severely harms families. These hardships were often exacerbated by the Centrelink benefit system, as mothers' Family Tax Benefit Part A (FTB(A)) cash payments are reduced by 50 cents for every dollar above the Maintenance Income Free Area.

Furthermore, the Maintenance Income Free Area is a very low threshold of \$1,653.45 per annum (DHS 2019e). Typically, these FTB(A) reductions are made on the basis of 'expected', rather than received, child support money, but the staggering debt levels indicate the harm of this approach.

In a context where 17 per cent of Australian children under five years of age live in poverty (Australian Human Rights Commission 2019, 4), the payment of child support is paramount. Single mother families indicated direct and quantifiable effects when child support is unpaid, late, sporadic and/or partial; predominantly, this results in financial insecurity for the mother, and therefore, the child's primary household. This impact on the child was often described as "missing out". Most commonly, "missing out" was related to the child's education and social experiences. Furthermore, the survey confirmed child support non-payment can have health implications for the children, through forced cheaper and poorer nutrition options, foregone medical appointments, and other healthcare needs.

Our survey also sought to understand the effects of child support on single mothers. The Jean Hailes Women's Health Survey (2019) found that anxiety was experienced by one in three women. We contend that for separated mothers with uncooperative ex-partners, child support is a major contributor to such distress.

Recurring findings pointed to concerning health, emotional and wellbeing impacts that went beyond economic insecurity, manifesting in anxiety and a sense of being continuously "let down" by the system that was instituted to support them and their family. The child support system may be 30 years old, but our survey confirms that despite its potential, there is significant scope for improvement. Many of the comments indicated confusion as to why progress had not occurred. Furthermore, respondents identified "loopholes" used by the paying parent that produced financial distress, control and/or economic abuse.

Interacting with the various facets of the system, seeking to understand its complexities, and consistently having to urge the DHS-CS to fulfil their role combined to create a heavy burden for our survey respondents. As illustrated through the comments we received, this burden was often undertaken in a context of financial hardship and distress.

We acknowledge and are grateful to all those who have given their time, as the experience of the service user is a unique and valuable perspective.

RECOMMENDATIONS

1. FTB(A) CALCULATIONS

a) Do not recommend Private Collect.

Many of the problems that women experience with child support could be solved by changing how Family Tax Benefits are calculated. First, women should not be encouraged to collect privately. Only in DHS Collect cases where payments are made in full for a minimum of one year should this be an option. Women need to be informed that they can unilaterally request a change from Private Collect to DHS Collect at any point, and they should not be dissuaded from doing so by the DHS-CS. Furthermore, the DHS-CS should regularly ask payers to provide evidence that private payments are made in full and on time and if not, payments should revert to DHS Collect.

b) Provide the option to choose between the Modified Entitlement Method and the Disbursement Method on applications for DHS-CS Collect and on all FTB(A)-related forms.

The Modified Entitlement Method calculates Family Tax Benefits assuming that child support has been received, while the Disbursement Method is based upon the actual child support received. For women in receipt of DHS-CS collected child support payments, make the Disbursement Method the default FTB(A) calculation method. Women should be informed of these options upon FTB(A) application and asked to select one. Current DHS forms do not allow women to select a method, and this impacts women by defaulting to the disadvantageous Modified Entitlement Method.

c) Do not backdate FTB(A) calculations on the basis of income adjustments by ex-partners.

Given FTB(A) calculation methods, when a tax return is lodged years later, or if it greatly exceeds a child support income estimate, women can end up with FTB(A) debts for child support money that they did not know they needed to collect. FTB(A) debts should not be allowed to accrue retrospectively. The ATO and the DHS should better manage child support payers' income calculations. Women should not be penalised for government inaction, or payers' tax return non-lodgment or inaccurate income estimates. All of the previous recommendations could be rendered irrelevant if child support was decoupled from FTB by excluding it as income in FTB(A) calculations.

2. DECOUPLE CHILD SUPPORT FROM FTB(A) BY EXCLUDING CHILD SUPPORT INCOME IN FTB(A) CALCULATIONS

In their submissions and evidence to the 2014-15 child support inquiry, the NCSMC, Kay Cook and others have called for a child support guarantee, which was recommended for trial by the inquiry committee (Recommendation 25). However, paying FTB(A) at the full rate could also fulfil this purpose. If FTB(A) was not reduced on the basis of (often unpaid) child support it would provide guaranteed income for the purpose of supporting children in single parent households, as was the original aim of the child support scheme.

3. INCOME CALCULATIONS

a) Do not recalculate child support on income estimates made without documentation.

Provisional income estimates erode the efficacy of the scheme, as they can be used to manipulate child support assessments. No evidence is required to support a revised income estimate made by a paying parent. This can result in significant FTB(A) debts for recipient mothers. The evidence required to secure a child support Change of Assessment (CoA), by contrast, is onerous. Income estimates should require supporting evidence and be subject to administrative tests of their veracity before they are accepted. No income estimates should be accepted from payers with child support debts. Recalculation should instead go through the CoA process.

b) Compel both parties to lodge a tax return annually

The successful working of the formula requires both parties to a child support agreement to lodge an annual tax return. However, the late lodgment of tax returns allows child support payers to minimise their taxation and child support assessments at the time of earning. These strategies are identified means of perpetuating economic abuse post separation (Australian Law Reform Commission 2012). Backdated child support debts only come to the government's attention if they are returned to the DHS system, but then only for the last three months. Otherwise, parents are expected to collect private payments from months or years earlier that they did not know they were owed. For the majority of the caseload with Private Collect agreements, backdated child support debts result in FTB(A) overpayments, doubly penalising financially vulnerable mothers.



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INTRODUCTION



Child support is defined as money paid by a non-resident parent to a resident parent, for the purpose of supporting children following separation (International Network of Child Support Scholars 2019). Child support was first introduced in Australia in 1988/89 when the Hawke Government introduced it as part of a suite of measures designed to reduce child poverty (Edwards 2019). In Australia, children's living arrangements after parental separation typically follow the gendered distribution of labour prior to separation. Breadwinner fathers are typically available to provide care to their children on weekends and during holidays, while mothers take on the majority of unpaid care work. This in turn limits their ability to work an equal number of hours to fathers, particularly while children are young (Cook 2019).

The gendered distribution of work and care, and the gendered wage gap where men earn more than women (Bankwest Curtin Economics Centre and the Workplace Gender Equality Agency 2016), mean that in most cases, child support is transferred from higher-income and lower care-time fathers to lower-income and higher care-time mothers (Qu et al. 2014). For this reason, and given our survey sample, for the remainder of this report we refer to payers as fathers and recipients as mothers, although in approximately 13 per cent of cases, mothers are child support payers (Vnuk 2010).

In Australia, 83 per cent of single parent families are headed by women (Australian Bureau of Statistics (ABS) 2017), and 46 per cent of lone mothers live in "low economic resource households" (ABS 2019). For these women, the child support program provides a vital part of household income.

Research has shown that payments can contribute significantly to mothers' household income (Wilkins 2017) and can make the difference between the recipient household living above or below the poverty line (Skinner, Cook and Sinclair 2017). However, these and other studies can only calculate the benefit that child support provides in cases where payments are made.

Payment compliance is reported by payers and payees to be within the range of 33-73 per cent (Qu et al. 2014, 124; see also Wilkins 2017), while the most recent House of Representatives Inquiry (HRSCSPLA 2015, 80) reported that almost 25 per cent of DHS-CS Collect parents have a debt. This figure, however, excludes the majority of cases (54 per cent at the time) who transfer payments privately. These payments are regarded as 100 per cent compliant (DHS 2019a, 111) which even the government identifies as inaccurate (HRSCSPLA 2015, 111).

Often irrespective of payment compliance, there is a relationship between child support payments and other income support payments, particularly Family Tax Benefit Part A (FTB(A)). Separated mothers who receive FTB(A) are required to seek child support payments, known as the Maintenance Action Test (MAT). Failure to do so results in parents only being eligible to receive the base FTB(A) payment amount. Those mothers who can prove that seeking payments will place them at risk of harm can seek an exemption from the MAT. These women are eligible for higher rates of FTB, but do not receive any child support income. For all other recipients, child support payments reduce FTB(A) by 50 cents for every dollar expected, but not necessarily received, above the Maintenance Income Free Area (DHS 2019c).

The calculation of mothers' FTB(A) payments relies on each parent lodging a timely and accurate tax return (DHS 2019c) to ensure an accurate child support assessment. While the DHS (2019d) notes that both parents are required to lodge timely returns, if a tax return is not lodged they will impute an adjustable income (DHS 2019g). The majority of mothers are compelled to lodge tax returns as a condition of, and in order to calculate, their benefit payments. Typically, higher-earning paying fathers, on the other hand, face no such compulsion. Non-lodgment of tax returns has significant financial implications. For example, when fathers' imputed income in lieu of a tax return was adjusted in 2011, it was forecast to net the government \$79 million dollars in FTB(A) savings over the four-year forward estimates (Commonwealth of Australia 2011, 197). However, such government savings are borne by single mothers because fathers' incomes are imputed at a higher rate, thus resulting in higher child support assessments and, therefore, reduced FTB(A) payments on this basis (Cook 2013). But, in many cases, tax return non-filing is associated with child support non-compliance (Shephard 2005). So, in these cases, low-income mothers lose both FTB(A) payments and the increased child support they are imputed to receive. Clearly, the child support system is not working in this instance to reduce child poverty.

History and Effectiveness of the Child Support Scheme

Since its inception in 1988/89, there has been ongoing criticism of the child support scheme, particularly the Child Support Agency/DHS-CS's ability to collect and transfer payments (Edwards 2019). These problems have existed almost since the outset of the scheme (Alexander 1995; Hancock 1998), and have been raised by such bodies as the Child Support Evaluation Advisory Group (1992), and the Australian Law Reform Commission (2012). Surprisingly, child support compliance was omitted from the terms of reference of the 2003 inquiry into the program, and despite the inquiry committee making recommendations on greater enforcement powers, these were omitted from the subsequent Ministerial Taskforce (2005) review of the scheme and the formula, and the resultant 2006-08 policy reform. Research on the 2003-2008 reform process revealed that these processes prioritised the interests of fathers (Cook and Natalier 2013), often in the face of contrary evidence (Cook and Natalier 2014). Research also shows that the reforms had negative financial impacts on low-income single mothers (Son, Smyth and Rodgers 2014). This was especially the case when combined with welfare-to-work reforms that occurred at the same time (Summerfield et al. 2010).

A more recent inquiry also failed to make legislative progress on non-compliance and tax return non-filing while child support debts were \$1.3 billion at the time (HRSCSPLA 2015).

Just three years later, child support debts increased to almost \$1.6 billion (Elvery 2018), with no significant efforts indicated by the department to reduce this amount. Over the last decade, however, policies have been introduced that condone fathers' non-compliance while reducing mothers' Family Tax Benefit incomes when tax returns and child support are not forthcoming (Cook 2013), or vigorously recoup overpayments if payments are retrospectively amended on the basis of a tax return lodged by a father years later (DHS 2019c). Such measures have resulted in researchers implicating the Australian child support scheme in the perpetuation of fathers' financial abuse and the impoverishment of single mother-headed families (Natalier 2018; Cook 2013; Cook, Natalier and Pitman 2016). The often pointless, yet compulsory requirement for women to seek payments that may never come or may place them at greater risk of harm is a continuing source of frustration, and one that, we argue, runs contrary to the best interests of children and the UNICEF Rights of the Child that underpin the child support scheme.

Child Support as Children's Right

Children's access to income from both parents, regardless of their relationship status and residential arrangements, is enshrined in international human rights law. As a signatory to the UN Declaration on the Rights of the Child, Australia is responsible for ensuring that children with separated parents are able to share in the resources of both parents. The child support program run by the DHS-CS is one way through which Australia fulfils this responsibility. In this report, we examine the degree to which the child support scheme facilitates children's access to a share of their fathers' resources.

Longstanding and worsening accusations of the ineffectiveness of the DHS-CS (HRSCSPLA 2015), and harms enacted through and by it, expose the contradictory nature of the Australian child support scheme. What once began as a means to empower single mother-headed families and lift them out of poverty (Edwards 2019) is now often described a tool for subjecting women to financial control by both ex-partners and the state (Natalier 2018).

Given these accusations, in this report, we examine the workings of the child support scheme, as described by single mothers themselves.

METHODS

Why this Report, and Why Now?

This report is the culmination of a long-term research relationship between the National Council for Single Mothers and their Children and Associate Professor Kay Cook from Swinburne University of Technology. Kay was supported by the NCSMC to attract a Future Fellowship research grant from the Australian Research Council. This grant, which runs from 2017 to 2020, specifically examines why women often give up seeking or pursuing child support, and compares Australia to other countries, such as the UK and USA. Forty-one women were interviewed in-depth regarding their experiences of child support. A call for participants by the NCSMC on Facebook attracted 80 expressions of interest in one day – far beyond the budget of the project and its capacity to manage them. The response rate illustrated the great need to shine a light on child support and expose what works and what doesn't work, so that the system can be improved. It was at this point that we decided to construct a survey, to allow women to have their say about their experience of the child support process and its impacts.

Recruitment and Participants

Ethics approval for the survey was obtained from Swinburne University of Technology. Participants were recruited via a Facebook recruitment advertisement posted in November 2017 on the National Council for Single Mothers and their Children (NCSMC) page, which has approximately 7,000 followers. The recruitment advertisement was also shared through the researchers' social media networks. Advertisements contained a link to the survey, which remained active for one month.

Questions were developed by the NCSMC, with demographic questions and some child support questions following those asked in the HILDA survey and the LSAC* to allow comparisons. However, there has been criticism of how surveys on child support often miss the complexity and subtlety of issues of concern to women, as they reduce the emotional and complex nature of child support to payment types and values (Cook et al. 2015).

Questions in our survey covered: women's relationship and family status; how their child support and contact arrangements were determined and enacted; the level of contact and in-kind support provided by their ex-partner; payment arrangements, compliance and administration; and the impact of their child support arrangements on themselves and their children.

In total, 469 women and one man responded to the survey. In our analyses, the one male respondent was omitted, in order to focus on the experiences of primary carers. Research indicates that single fathers have vastly different experiences from mothers, including those with higher incomes (Vnuk 2010). No women in our survey were assessed to pay child support. Such women have been shown to have very different experiences of child support and separated parental relationships than other mothers, as well as fathers who pay child support (Vnuk 2019).

Given that women often left questions blank, in our analysis, the number of respondents for any given question varies, as we report percentages for the mothers who provided answers, or to whom the question was applicable. In addition, for many questions, open-ended boxes were provided to allow women to provide more detail of their experiences, or describe an experience not captured by the response options. We used these comments to contextualise our analysis and provide examples of the variables and relationships being analysed.

Demographics

For our respondents, in 55 per cent of cases, payments were received via the DHS-CS, which is slightly higher than the department's own figures of 49 per cent (DHS 2019a). Unlike the overall DHS (2019a) child support caseload in which 51 per cent of families transfer payments privately, in our sample, only 15 per cent of women received payments privately. However, this difference may be due to terminology, as a further 20 per cent of women reported not receiving payments through either method. This group includes the 8 per cent of women who did not have a child support agreement and 7 per cent with an exemption. Ten per cent of the sample did not provide a response to this question.

Over half of respondents were low-income earners, in receipt of either a Health Care or Pensioner concession card, while 90 per cent received FTB(A).

*The Household, Income and Labour Dynamics in Australia (HILDA) Survey follows a representative sample of Australians each year. The Longitudinal Survey of Australian Children (LSAC) follows two cohorts of children who were aged 0-1 and 4-5 in 2003-04.

ASSESSMENT

“The CSA expect me to 'prove' things that I have no ability to access and therefore can't prove. They can, but [they] don't and won't unless I put in a 'Change of Assessment Special Circumstances' which is likely to insight [sic] my ex partner's anger and cause more problems.”

The Formula

Child support assessment amounts can be arrived at in a variety of ways, the most common being the DHS-CS standard formula (used by 77 per cent of those who provided details). Alternate options include a court assessment (3 per cent), or parents determining the amount to be paid between themselves (11 per cent). If using the latter option, if the recipient parent receives Family Tax Benefit payments, the amount of child support to be paid cannot be less than the formula would have required (DHS 2019f). The assessment is redone every year.

The remaining 10 per cent** of respondents who did not have an assessment listed a variety of reasons why, including that they had sought an exemption due to fear of violence, had not bothered to pursue child support, or were in the midst of the process at the time of survey completion.

“He made an offer to pay a certain amount. I was told to accept.”

For parents using the department's formula, there are eight steps involved in determining a child support assessment, related to income, care responsibilities, and the cost of children, as outlined in Box 1.

Box 1: The Child Support Formula

Adapted from DHS (2019b)

Step 1: Each parent's child support income is calculated using the parent's adjusted taxable income minus a self-support amount and any relevant dependent allowance. If no tax return has been completed, the parent may put in an 'estimate'.

Step 2: Both parents' incomes are added to work out a combined child support income.

Step 3: Each parent's income percentage is determined by dividing each income by the combined total.

Step 4: Each parent's percentage of care is calculated.

Step 5: Each parent's cost percentage is calculated. The Cost Percentage is each parent's share of the child's costs met directly through their care.

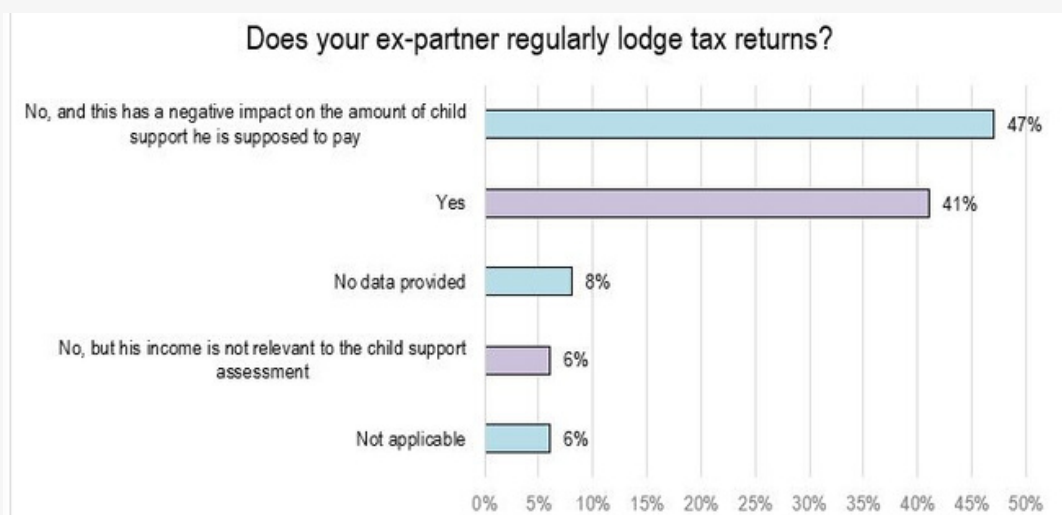
Step 6: The income percentage minus the cost percentage for each parent equals the child support percentage that one parent needs to pay or be paid.

Step 7: The costs of the child are determined by the parents' incomes, the number of children and the age of the children. The costs are calculated using the Costs of the Children Table.

Step 8: The assessment for the following year is calculated using the formula Child support percentage × Costs of the child.

Following these steps, there were a number of issues raised by the 77 per cent of survey participants who had used the formula to calculate their child support assessment. Most of these issues arose from calculating income (**Step 1**) and calculating care time (**Step 4**).

FIGURE 1



Income Accuracy

For the women whose assessment was determined by using the formula, 41 per cent of them reported that their ex-partner lodged regular tax returns, while 47 per cent of women reported that their ex-partner did not lodge regular tax returns, and that this had a negative impact on the amount of child support he was supposed to pay (Figure 1).

When asked if they believed their ex-partner minimised their income on their tax returns, 66 per cent of women with a DHS-CS calculated assessment answered "yes". Of these women, 56 per cent said this was done by cash-in-hand work, 8 per cent said this was done by working part-time, 4 per cent said their ex-partner had done this by threatening to take an early retirement and 3 per cent said it was done by putting all assets and bank accounts in a third party's name.

In instances where no tax return is lodged, or where incomes may deviate from their previously lodged annual income, Step 1 in the formula notes that the department uses an income estimate. For the women in the sample who had their current child support assessments based on estimated income – who represent 52.9 per cent of the total sample – 25 per cent believed that their partner's estimated income was accurate, while 75 per cent believed otherwise.

"The paying parent keeps putting in estimates to reduce his liability even though every time his taxable income is always higher. And yet every time he is not made to pay anything extra even though his estimates are often over \$10,000 out."

For the women who felt the income estimate was not accurate, 69 per cent felt that the assessment reduced the amount of child support that they were due to receive.

"My ex pays his child support late. In initial years he would pay sporadically late, in more recent years he pays consistently late. It makes it hard to budget. Between June and October 2014 he has changed his income estimate about nine times. This all makes it hard to budget."

Care Time Accuracy

Women's concerns with the formula extend to having to prove their percentage of child care time (Step 4). The recorded amount of care time has a direct impact on how much child support is paid, as it is scaled according to each parent's reported share.

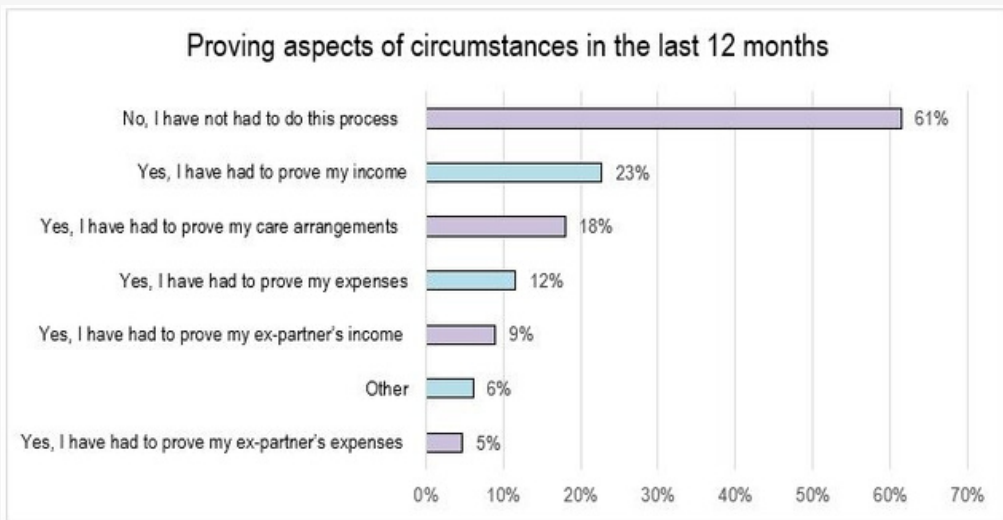
"Care arrangements have been incorrect for one child for some time. It was a mistake made by the CSA and I have tried for years to rectify it. They doubled the amount the child was spending with their Dad and said Centrelink needed to change it. I have been going back and forth between CSA and Centrelink for probably 3 years about this. In the end I gave up!"

When asked if, in the last 12 months, they have had to prove an aspect of their circumstances (Figure 2, over page), 23 per cent of survey participants responded that they had had to prove their income and 18 per cent said they had to prove their care arrangements. The 6 per cent who selected "other" gave responses such as:

"I have tried but they require an amended court order to reflect my sole custody and I cannot afford a lawyer and launching legal processes will be dangerous for my children or even subject them to a return to his care which is unsafe."

"Yes, I had to prove my 18-year-old was still at school."

FIGURE 2



Box 2: Reasons to Change your Child Support Assessment
Taken from DHS (2019h)

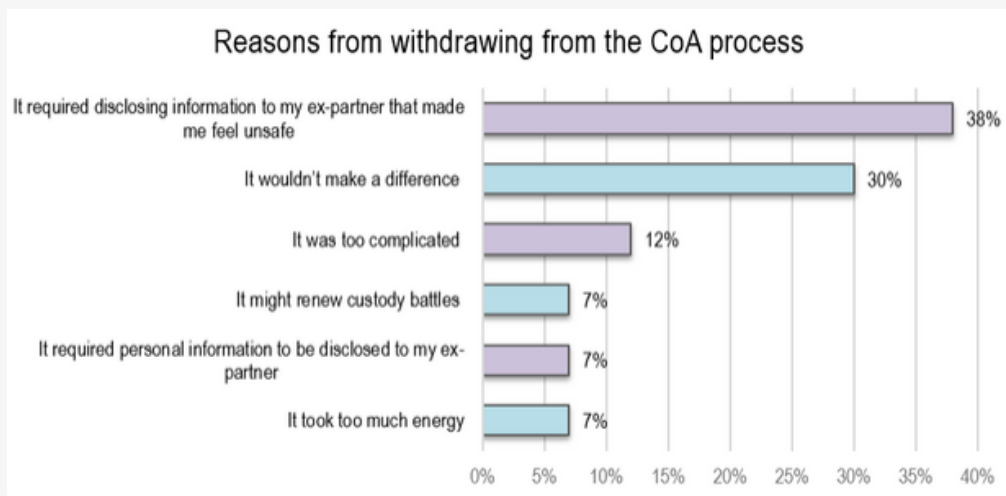
1. The costs of raising the child are significantly affected by the high costs of spending time or communicating with the child
2. The costs of raising the child are significantly affected because of their special needs.
3. The costs of raising the child are significantly affected because the child is being cared for, educated or trained in the way both parents intended.
4. The child support assessment is unfair because of the child's income, earning capacity, property or financial resources.
5. The costs of raising the child are significantly affected by the parent or non-parent carer's child care costs, and the child is under 12 years of age.
6. Your necessary expenses significantly reduce your capacity to support the child.
7. The child support assessment is unfair because of the income, earning capacity, property or financial resources of one or both parents.
8. Your capacity to support the child is significantly reduced.
9. Your responsibility to support a resident child significantly reduces your capacity to support another child.

The Change of Assessment (CoA) Process

For those parents who have been unhappy with an assessment and chosen to contest it, or for those with special circumstances, there is the Change of Assessment process. If a parent was to apply for a change of assessment, they are then responsible for supplying evidence of their reasoning; however, this often proved difficult. Additionally, all of an applicant's personal information, including bank statements, is provided to the other parent, which is a major deterrent for some women.

For the women who had experienced the Change of Assessment process, 22 per cent were entered into the process when their ex-partner put in an application. Another 40 per cent of women initiated the CoA process themselves. The remaining 38 per cent of women looked into the CoA process, but withdrew. For two thirds of these women, the reasons for withdrawing were that it made them feel unsafe or wasn't perceived to make a difference (Figure 3).

FIGURE 3



Only includes those who had withdrawn from the CoA process.

Onus of Proof

Rather than partake in the CoA process, when asked what steps the survey participants with DHS-CS assessments had taken to report an incorrect child support assessment, over a third of respondents had taken no action.

"I had to prove my ex had cash-in-hand work, and a tenant in his house, I've also been the one expected to formally dispute care percentages yet they keep taking his word but not mine. He keeps increasing it by 1% or 2% and the agency staff have said it's not worth it because it doesn't make much difference so I should just accept it."

When these inaccuracies are the result of suspected income-minimising or care-time maximising strategies, the onus of proving these sits with payees of child support, who have little control over these behaviours. Reporting an ex-partner's deception can put the payee and/or others at risk, particularly if the ex-partner is prone to post-separation abuse.

Only 7.4 of affected women reported that they had provided the DHS-CS with information and that this was acted upon. Conversely, the reasons women gave for not providing information to the DHS were:

- they did not know they could (2 per cent);
- the process was too onerous (6 per cent);
- it would cause conflict (12 per cent);
- they felt it wouldn't make a difference (14 per cent);
- they had contacted the department, but were told that they needed to provide more proof (17 per cent); or
- they had provided proof, but were unsure what the department had done with this information (27 per cent).

"Trying to prove care arrangements for a child who was not in either school or daycare was near impossible. For 6 months he was claiming PPS and FTB fraudulently and paid 0 child support in that time."

"They believed his story and made the decision based on that without checking with me."

"Proof of my ex husbands income has resulted in no outcome - that I am aware of. I have reported his earnings to the ATO twice, with zero results."

"[The CoA] rely on external reports and these had to be collected from hospital specialists in an unreasonable time frame resulting in [the DHS-CS] saying I did not provide information on time for assessment"

"I could not get a reassessment done as then my ex partner would have access to my financial situation. Coming from a DV relationship this was scary when he still tried to control me financially"

"[My experience was] negative, because it was 12 pages long and all he had to do was ring up and tell child support he sees the kids fourtnightly [sic]. To prove he was no longer doing this I had to jump through beauicratical [sic] hoops and provide a report number from incident that was reported to family and community services about the risk of harm he pits [sic] kids through. It was traumatic and lengthy."

COLLECTION, NON-COMPLIANCE AND ENFORCEMENT

"He simply doesn't pay child support and [DHS-CS] don't do anything about it."

Irrespective of the method through which a child support assessment is made, child support payments can be collected either via the department or privately. However, each payment method entails different requirements, collection options and enforcement success.

Types of Collection

1. **DHS-CS Collect:** The money is received by the DHS-CS and forwarded to the payee.
2. **Private Collect:** The payer pays child support directly to the payee.

As outlined on page 3, 55 per cent of our participants received payments via the DHS-CS, and 15 per cent received payments privately. As such, our sample is not representative of the child support caseload, as more women sought payment through the DHS-CS than is reported by the government (DHS 2019a, 111).

However, despite institutional support, women seeking payments through the DHS-CS were still often without payments, as we explore in more detail later.

For parents who seek payments via the DHS-CS, recipients can request that child support is garnered directly from the payer's salary, or payers can pay manually to the DHS-CS.

For many parents, though, having the government involved can lead to further conflict. Indeed, the majority of women in our sample who reported DHS-CS collection were disproportionately likely to have a negative relationship with their ex-partner – chi square tests show the distribution of relationship tenor and collection type to be statistically significant*** (see Table 1). While our cross-sectional survey cannot determine causality – in that it may be that a poor relationship pre-dated DHS-CS Collect or, conversely, that DHS-CS Collect exacerbated relationship animosity – women with DHS-CS Collect appeared more negative about their relationship with the other parent, while those with private collections appeared more mixed.

TABLE 1: Relationship status of parents with DHS-CS and Private child support collections

Collection type	Positive (%)	Negative (%)
DHS-CS Collect	24	76
Private Collect	52	47

Only includes the participants who answered both the collection type and relationship questions.

Choosing DHS-CS Collect Rather than Private Collect

Most women in our sample had chosen DHS-CS Collect rather than Private Collect. Our data also showed that the outstanding debt for those who used DHS-CS Collect was more than double that of respondents who had chosen Private Collect, as discussed more on page 12. Although, we point out that women with Private Collect are less likely to keep track of what is owed, given only the expected amount is used in FTB(A) calculations and their lack of debt-collection options.

Often DHS-CS Collect is mothers' preferred collection method, as it enables a 'middleman' to interact with the payer, and has been suggested as taking the emotion out of child support collection. Wage withholding can, however, leave the payer resenting that their workplace knows how much they are paying and inferring the situation was set up due to historical non-payment.

However, even for those in DHS-CS Collect, the department's inability to collect child support money, or investigate debt or income minimisation, means that those who opt for DHS-CS Collect are still vulnerable to manipulation, control and financial abuse (Australian Law Reform Commission 2012; Cameron 2014; Macdonald 2012). It also shows the difficulty that governments, with all of their legislative and administrative resources, have collecting child support from recalcitrant payers. These collection issues may be exacerbated for women seeking payments privately, although our data from women who remained in Private Collect do not demonstrate this.

However, when women have to follow up on debt in a Private Collect situation, it may expose them to situations of financial control or other forms of intimidation, particularly in cases where separation has occurred due to family violence. In such instances, women may avoid child support altogether.

While there are no compliance figures for Private Collect participants (DHS 2019a), it is generally assumed that payments that are transferred privately are done so on a more agreeable basis than those transferred using wage withholding or other measures that diminish fathers' sense of financial autonomy and authority (Natalier and Hewitt 2014).

Non-Compliance and Collection Methods

Of those respondents who received child support payments, 22 per cent of these women said that they were forced to seek DHS-CS Collect due to partial, sporadic or non-payment of child support through private arrangements.

Just under a third of women with DHS-CS Collections in our sample had previously had Private Collect arrangements but had transferred due to payment difficulties. This may explain low rates of Private Collect in our sample and lower rates of debt for those who remained, as we examine shortly.

Depending on the collection method, there are different implications of child support non-receipt. However, over 60 per cent of women were not informed of these differences.

One problem with shifting from Private Collect to DHS-CS Collect, particularly if it is due to non-payment or underpayment directly from the ex-partner, is that women can only collect the last three months of arrears (overdue payments), or nine months in exceptional circumstances (DHS 2019c).

Just under a third of the women with Private Collect arrangements were unaware that they could ask for DHS-CS Collect. Fifty-nine per cent of all women with Private Collection arrangements did not know that the DHS-CS would only pursue arrears accrued in the last three months. For those that were aware of this, DHS-CS processes could serve as a deterrent for switching collection method.

"I reported continual underpayment and [DHS-]CS convinced me not to go after them collecting because at least I was getting something as I would lose all CS [child support] for 3 months until they did a collection and I can't live on that so I just have to put up with it."

'Exceptional circumstances' for collecting nine months' worth of arrears is assessed on a case-by-case basis, but generally payees need to illustrate that the circumstances surrounding the reporting of underpayment or non-payment were beyond their control.

According to the Department of Social Services, exceptional circumstances may include, but are not limited to, having suffered an illness or accident that prevented the payee from applying for collection, or the payer created a false expectation of payment (e.g. they promised to pay a lump sum from the proceeds of the sale of property or a compensation settlement) (DSS 2016).

The implication is that in all other 'non-exceptional' cases, women with Private Collection arrangements are expected to be able to control their ex-partner's payment behaviour and the collection of arrears.

As shown in Figure 4, the survey asked people whose ex-partners had child support debts how they would describe their interactions with the DHS-CS.

Three main themes emerged in the survey data regarding women's attempts at asking the DHS-CS to enforce payments. These were:

- They had to do all the work
- There was inaction from the DHS-CS
- They should be grateful for getting anything

More Work

Twenty-seven per cent of respondents to this question said that they only received information about their child support debt if they made the effort to call the DHS-CS, while 26 per cent said it seemed like they had to do all the work and supply all the information. This is similar to the nature of the complaints detailed in the Commonwealth Ombudsman's (2014) submission to the HRSCSPLA child support inquiry.

"He changes jobs regularly. It takes months for them to find him even when I give them all the info. Last time it took 8 months for me to get a payment as they let him choose to pay them himself instead of go through payroll."

Inaction

Twenty-seven per cent of respondents said that there was little care and action about enforcing payments. Similarly, 25 per cent said they felt their ex-partner's debt was regarded by the DHS-CS as 'too hard'.

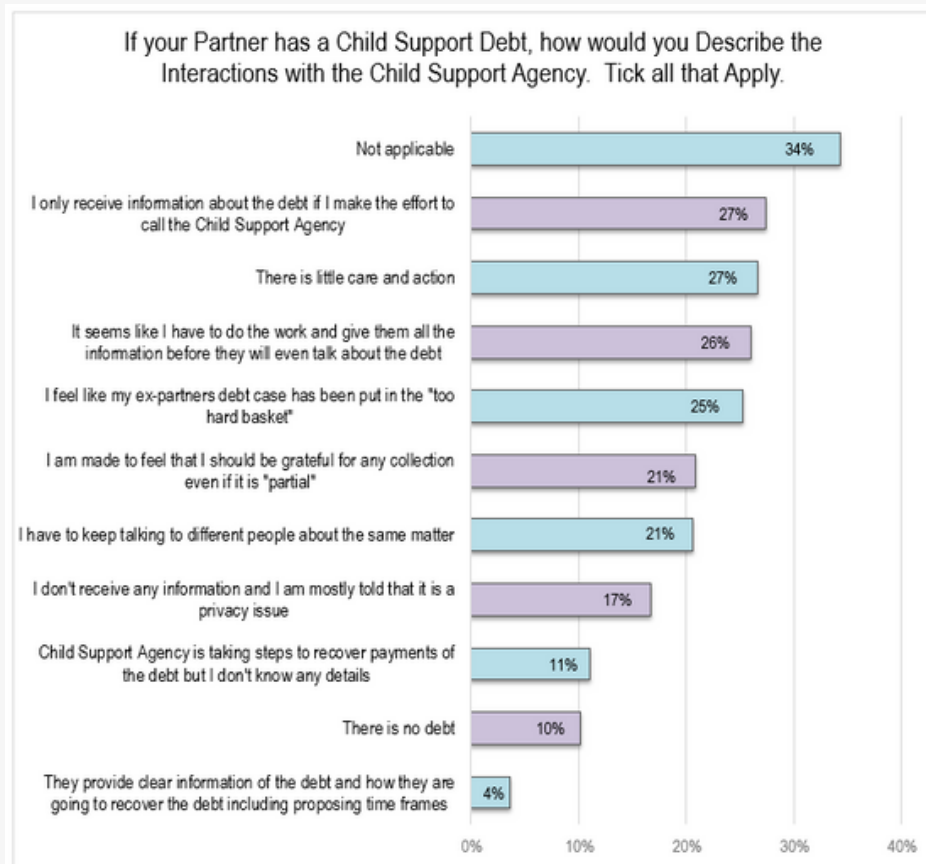
"I went to Court. He still doesn't pay cause all of his assets are in other peoples [sic] names."

"I had a legal settlement done for both custody & property settlement. Except for the first month or 2, my ex has only paid child support amount, none of the other agreed to payments, lawyers & child support said there was nothing that could be done unless I wanted to go back to court & he could still stop paying."

Made to Feel Grateful

Twenty-one percent of respondents said that they were made to feel 'grateful' for any child support payment collected by the DHS-CS.

FIGURE 4



"When I reported underpayment, CSA told me 'I don't know why you are claiming this, you should be grateful for what you get, others don't get any support at all!'"

Implications

Only 4 per cent of respondents to this question stated that the DHS-CS provided clear information about their ex-partner's debt and the process for recovery. However, the majority of respondents indicated a range of experiences that ultimately left them with limited control, clarity or solutions.

The inability to rely on child support debts being recovered, either through the assistance of the DHS-CS or the payer's willingness or ability to pay, creates repercussions of being unable to plan or budget based on the initial child support assessment or agreement. This is only compounded by the 67 per cent of survey participants who said that they were not informed by the DHS-CS of different debt collection options between Private Collect or DHS-CS Collect.

Key Complaints About the DHS

At the 2014 inquiry on child support, the DHS provided their 12 key customer complaints about quality of service to the committee (DHS 2014). We asked our participants whether they experienced any of these issues, plus two extra of our own: "difficulties in reporting" and "understanding correspondence". Respondents could select as many answers as applicable. See Box 3.

On average, respondents experienced three complaints each. Fifty-one per cent of respondents to this question experienced between one and six complaints, while 18 per cent of respondents had experienced seven or more of these complaints. These high rates suggest that no major efforts have been made by the DHS-CS to improve their quality of service since 2014.

Box 3: Complaints About the DHS

Adapted from DHS (2014)

Case management: customer is dissatisfied at having to speak with multiple service officers to manage their child support case (40%)

Phone wait times: customer is dissatisfied with the time taken to answer their call to the department (38%)

Advice: customer is dissatisfied with the advice provided by a service officer, including inadequate, inaccurate or inconsistent information (31%)

Inaction: the customer is dissatisfied with the progress on their child support case, including a service officer not following through on commitments (31%)

Processing delay: customer is dissatisfied with the time taken to make a decision or process an application (29%)

Decision: customer is unhappy with a decision or the process the department has used in making a decision (27%)

Lack of courtesy: the customer is dissatisfied with the service provided by a service officer, including a lack of courtesy or empathy (24%)

Lack of contract prior to decision: a decision was made without contact with the customer, denying them the opportunity to provide additional information (23%)

Understanding correspondence (22%)

Bias: customer believes that a decision or a service offered by the department is biased, favouring one parent over another (20%)

Procedure: customer is not satisfied with the procedure followed in resolving their child support enquiry or decision (20%)

Referral service: customer has not received an appropriate referral to another service provider or department (18%)

Difficulties in reporting income, child support received and/or change of care (15%)

Service restrictions: customer is dissatisfied with a restriction placed on how they access services (12%)

CHILD SUPPORT DEBTS

“He's made maybe 1-2 payments in the beginning, but nothing since.” - Private Collect participant

In the context of child support, debt refers to accumulated outstanding payments either not made in full or at all according to the child support assessment.

Private Collect Underpayment

It is difficult to obtain data on debt within Private Collect arrangements as these details are not formally recorded. Therefore, there is great scope for further research.

What our survey data show is that of the 258 women who reported that they collect payments via the DHS-CS, 31 per cent of them moved from Private Collect to DHS-CS Collect "due to partial, sporadic or non-payment of child support collections". Most strikingly, what women's movement from Private to DHS-CS Collect problematises is the DHS assumption that all privately transferred child support payments are fully compliant (DHS 2019a, 111). While this is the government's position, women have long claimed that this is not the case. While there is no impetus for women with Private Collection arrangements to keep note of arrears, in our sample, 41 per cent of women with private payments noted problems.

These included: partial or sporadic payments (26 per cent); never receiving payments (7 per cent); rare or non-existent payments (5 per cent); and ceased payments (3 per cent). As we show below (Table 2), these figures, however, do not always translate into reports of child support debts, as in many cases, women with Private Collections do not expect payments, and thus do not count the value of what is missing.

A surprising result from our analysis was that the method of child support collection had no statistical influence on whether women reported arrears in our survey,**** although this does not prove collection method has no impact on the likelihood of arrears, as no statistically significant result may instead be a function of a small sample size. It may also be that women with DHS-CS do not report arrears, as the department should already know, while women with Private Collect do not report arrears as there is no reason to.

However, for those receiving child support through the DHS-CS, underpayments can result in higher FTB(A) payments, so there is a much greater reason for women to keep track of underpayment.

TABLE 2: Percentage of women with estimated value of lifetime child support debts, by payment type

Value of debt	DHS-CS Collect	Private Collect
Up to \$1000	11.6	5.3
\$1000-10,000	19.3	8.8
\$10,000-50,000	10.3	-
\$50,000-\$100,000	1.3	-
Over \$100,000	-	-

**** ($\chi^2(1) = 2.669, p=.102$)

DHS-CS Underpayment

Table 2 also shows that, over time, the child support owed to women in DHS-CS Collect grew to a significant amount, with almost a third of these women being owed more than \$1000 in unpaid child support. For women collecting through the DHS-CS, the mean debt for the previous month was \$653, compared to \$358 for women collecting privately.

Forty-three per cent of women using DHS-CS Collect were owed unpaid child support within the previous month. This is higher than the DHS reporting that 25 per cent of payees have a debt (HRSCSPLA 2015, 110), but is consistent with other more independent research (Qu et al. 2014, 124; Wilkins 2017, 15-16).

Figure 5 shows the decisions that women made when they received less child support than they should through DHS-CS. For those survey participants who collected via the DHS-CS, and whose payments were incomplete, inconsistent or didn't occur at all, 23 per cent opted not to report underpayments as they felt it would not achieve anything. The next most common reason for not reporting underpayments was to avoid conflict and keep the peace with their ex-partner (15 per cent).

The responses in Figure 5 indicate a lack of faith in the DHS-CS's ability to assist in a meaningful way, as well as the impact of pressure from ex-partners. For those with DHS-CS Collections, these two responses accounted for 38 per cent of women's responses to child support underpayments.

However, some of the comments provided on the survey by DHS-CS Collect participants also provide an insight into issues with debt:

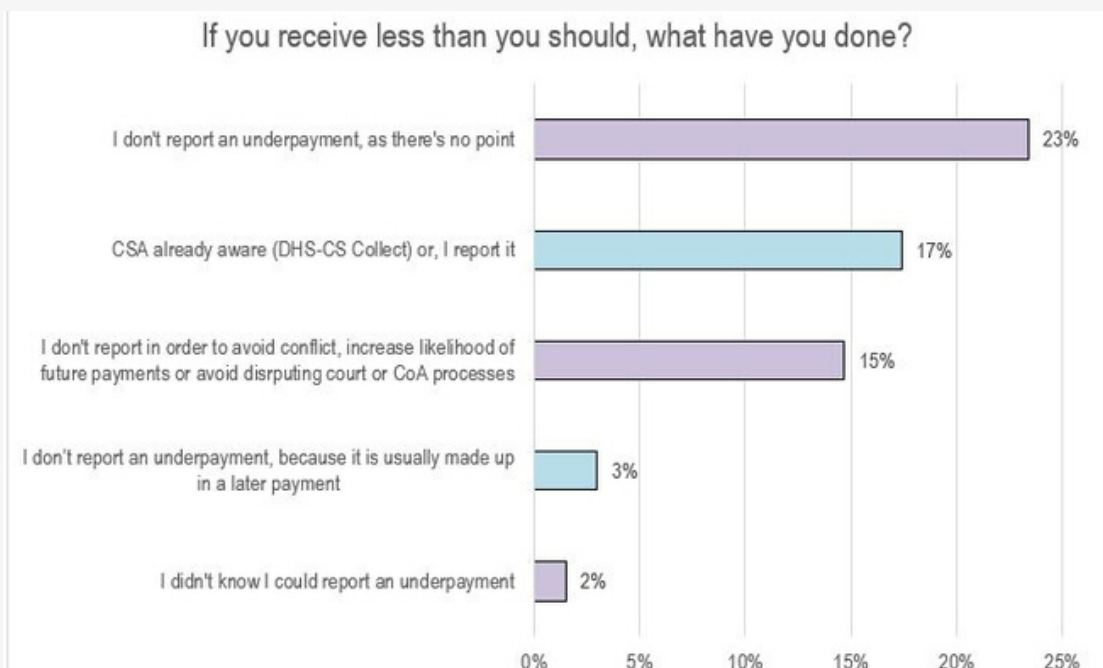
"I don't report an underpayment because child support because it is so frequent I would waste my life doing it. I simply watch the pitiful amount he is required to pay me grow."

"I try. CSA says 1. don't rely on it. 2. Wait. 3. Nothing they can do"

"I have never received any child support"

For those who reported underpayments to DHS-CS, women's comments also provided insight into how their reports were received by the DHS. Yet their efforts often did not provide any financial return, as exemplified below, or could in fact put them in danger, as we describe later.

FIGURE 5



CONNECTIONS WITH CENTRELINK

“I was told that I would get FTB cut as had not made enough effort to get child support. This was ultimately overturned after I invested time and went around in circles between CSA & Centrelink.”

Following on from the information presented earlier, the decision to apply for child support can be instigated by either the payer, payee, or by Centrelink. Just over 66 per cent of our survey respondents said they had been the ones to initiate the child support arrangement, while 26 per cent said they were required to enter a child support arrangement by Centrelink. In a small minority of cases (4 per cent), payments were instigated by their ex-partners. See Figure 6.

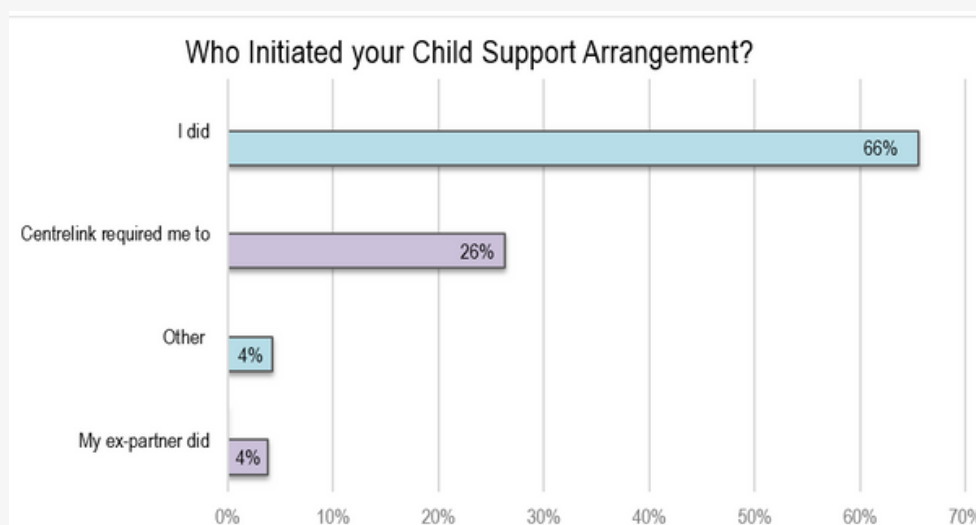
Various reasons were given for not engaging in the child support process, such as family violence risk exemptions, child support not being needed, or ex-partners living overseas, which does not preclude payments, but makes the process more difficult.

Irrespective of who initiated the child support application, women in receipt of Family Tax Benefits are compelled to engage in the child support system.

Although 26 per cent of survey respondents noted that they were compelled to apply for child support by Centrelink, 90 per cent of survey participants reported that they receive Family Tax Benefits. In these cases, women can choose not to apply for child support – but face financial penalties if they do so.

Eligibility for Family Tax Benefit (Part A) requires a family’s adjustable income to be less than \$104,184 if they have one child, with a slightly higher income limit for each additional child and dependent on children’s ages (DHS 2019e).

FIGURE 6



Child support payments are intricately connected to Family Tax Benefit Part A (DHS 2019c), which comprise a significant portion of low-income single parents' income (Skinner et al. 2017). If FTB(A) recipients do not seek child support, they are only eligible to receive the base rate of the family payment.

Seeking Child Support and Family Tax Benefits

When child support payments are received, Family Tax Benefit (Part A) is reduced by 50 cents for every dollar above the Maintenance Income Free Area, which is \$1,653.45 per annum, an extremely low threshold (DHS 2019e). In our sample, of women who reported receiving Family Tax Benefits, 8 per cent had no child support order in place. If women do not wish to seek child support, and do not wish to face financial penalties, there are two main exemptions from the Maintenance Action Test (MAT) (see Box 4 for others):

1) Women must prove that they are doing enough to seek child support, but cannot do so due to the child(ren)'s father being unknown or un-contactable. However, if a woman claims an exemption due to unknown paternity for a second child, they are referred to a social worker (DSS 2019).

2) Women can also seek an exemption on grounds of fear of violence. Of those women receiving Family Tax Benefits, 7 per cent had an exemption from seeking child support for this reason.

Box 4: General Exemptions from the MAT

Adapted from DSS (2019)

Individuals may be granted a full or partial exemption from the maintenance action test in the following circumstances:

- if they fear that if they take action for child support the payer will react violently towards them or their family;
- where seeking child support may have a harmful or disruptive effect on them or the payer;
- if the identity of the other parent of the child or children is unknown;
- if they have had legal advice that paternity could not be proven through a court;
- if they have been unsuccessful in proving paternity, such as failed attempts to locate the father;
- where the child was born as a result of a surrogacy arrangement which is not recognised under the Family Law Act 1975;
- if there are cultural considerations that adversely impact on the individual's capacity to take reasonable maintenance action;
- where the payer in the child support case is deceased; or
- where there are other exceptional circumstances.

As we report on page 18, women with exemptions reported current conflict and abuse from their ex-partner. While an exemption provides women with a degree of safety, what is not considered is women's financial security and men's financial autonomy. Taking these in reverse order, when violent ex-partners are exempt from paying child support, they are financially rewarded as they are not required to make contributions towards their children's upbringing.

When victims of violence are exempt from seeking child support, they are financially penalised, as Family Tax Benefits payment rates are set on the assumption that child support is also being received, thus 'topping up' women's income package.

Reductions to Family Tax Benefits

Once child support payments are assessed to be received, there are three different methods through which FTB(A) can be reduced, depending on whether you receive child support privately or via the DHS-CS.

The first method is for those parents who receive child support payments privately. Here, Centrelink states the following:

"When we calculate your FTB, we assume you collect your full child support assessment. We don't look at the amount you actually receive. We can't pay you more FTB if you don't collect the full amount of child support you're assessed to receive" (DHS 2019c).

For the women in our sample who received Family Tax Benefits, collected child support privately and reported both an 'expected' and 'received' amount of child support on the survey for the previous month (including receiving zero), 67 per cent reported no discrepancy. That is, they received the same amount of child support as they expected. For these women, this is in line with Centrelink assumptions regarding the collection of private payments and the calculation of Family Tax Benefits.

However, for 28 per cent of these women who collected privately, they received less child support than they expected, with the value of underpayments ranging from \$16 to \$800 for the previous month.**** In these cases, Family Tax Benefits were reduced for every dollar above the Maintenance Income Free Area.

****These figures differ from those reported on page 13, as this sample excludes participants who did not provide FTB(A) payment data. The previous sample, by contrast, included all Private Collect participants, irrespective of FTB(A) payment data.

On average, these women with Private Collect shortfalls and FTB(A) payments received \$257 less child support than they expected. This reduced their household budget not only by the child support that they did not receive, but also by a proportion of their FTB(A) above the Maintenance Income Free Area, as their Family Tax Benefits were scaled on this basis. As the following results chapter describes, the underpayment of child support and the knowingly inaccurate (Ministerial Taskforce 2005) treatment of private payments as fully paid has harsh financial consequences for low-income single parent families.

The other two Family Tax Benefit calculation methods apply to parents with DHS-CS Collection arrangements.

These methods are the [Modified Entitlement Method](#) and the [Disbursement Method](#). While FTB(A) is still scaled at the same rate, what varies is how expected and received child support payments are reconciled, and whose responsibility it is for correcting child support or FTB overpayment or underpayment. See Box 5.

As a cursory overview, the Modified Entitlement Method relies on the expected amount of child support, similar to Private Collect, while the Disbursement Method uses the received amount. Both methods reconcile child support and FTB(A) payments annually.

The Modified Entitlement Method is the default calculation method that Centrelink uses for DHS-CS customers, unless women are aware of these calculation methods and request Centrelink to change to the Disbursement method.

Box 5: The Two Methods

Adapted from DHS (2019c)

Modified Entitlement Method

We [the DHS] compare the following:

1. the amount of FTB you would get if you got your full child support assessment
2. the amount of FTB you would get based on the amount of child support you actually receive.

We'll use *which ever results in the most maintenance income* to work out your ongoing FTB Part A rate. We do this to reduce the risk of an [FTB] overpayment.

Disbursement Method

We work out your FTB Part A rate based on the child support you actually receive in the financial year. We'll adjust your FTB rate depending on how often and how much child support you actually receive. This can result in your FTB Part A rate changing throughout the year.

Our survey did not ask women to name the method through which Centrelink calculated their FTB(A), as most women do not know the intricacies of the child support system (Cook et al. 2015). Indeed, of our entire sample of women, 66 per cent of survey respondents did not know that they could have their FTB payments increased due to a child support underpayment. In a later question, 54 per cent of respondents reported that they had not asked for increased Family Tax Benefits due to child support underpayments, because they did not know that they could.

Given the lack of awareness about the interactions between child support and FTBs, the default use of the Modified Entitlement Method places a disproportionate burden for ensuring their correct FTB(A) entitlement on already vulnerable families and women who have no control over their ex-partners' behaviour.

In our sample, for the women who received Family Tax Benefits, collected child support payments via the DHS-CS and reported both an 'expected' and 'received' amount of child support for the previous month (including receiving zero), 41 per cent received the expected amount in the previous month. For these women, there was no need to inform Centrelink of an underpayment, as their Family Tax Benefits would be scaled appropriately.

However, for the majority (59 per cent) of DHS-CS Collect participants in receipt of FTB(A) that provided the above data, the amount of child support they received was less than they had expected, by a mean amount of \$664 in the previous month.***** The consequences of such underpayments differ according to what calculation method is employed.

For women using the default Modified Entitlement Method, their Family Tax Benefit (Part A) payment would be reduced by more than would be the case if the 'received' amount of child support were imputed.

Given that single parent families are some of Australia's most financially vulnerable, receiving \$664 less child support than expected and less FTB(A) than they are entitled to is a significant financial blow. Using 'actual' child support income to calculate FTB(A) would provide some additional income at a time of financial stress caused by child support underpayment.

However, this is not how FTB(A) calculations work for the majority of parents who either transfer payments privately or who default to the MEM calculation. The number of women in this category is unknown in our sample and not reported by the DHS. For women in DHS-CS Collect who later receive back-payments of child support arrears upon which FTB(A) has already been reduced, it is unclear how the MEM assesses these. Senate questioning is required to prompt the DHS to reveal how many families use the MEM method, how many experience payment shortfalls, and how subsequent child support debt repayments and lump sum debt repayments are treated in FTB(A) calculations.

The fear for women using the default MEM is that subsequent debt repayments are counted as 'new' child support income at the time of receipt, as well as being treated as 'expected' child support at the time they were due. Single mothers' ability to budget on a low income that varies wildly is rendered almost impossible.

Tax Return Non-Lodgement and FTB Overpayments

A major problem identified in the research literature (Australian Law Reform Commission 2012; Cook 2013; Shephard 2005) and in our survey data is the problem of ex-partners not lodging tax returns.

For the women in our sample who received Family Tax Benefits, 50 per cent of respondents reported that their ex-partner did not lodge tax returns regularly, and that this had a negative impact on their child support assessment. This is slightly more than the 47 per cent of DHS-CS Collect recipients who reported their partners' non-lodgment of tax returns on page 5, as that figure also includes women with no FTB(A) payments.

The non-lodgment of tax returns poses a number of problems for single mothers and their child support and FTB(A) payments. First, the amount of child support to be paid is determined on this basis. Without a tax return, the assessment process is undermined.

Second, and more importantly for low-income single mothers in receipt of Family Tax Benefits, late or non-lodgment of tax returns poses serious financial risks, over which they have no control. When their ex-partner's taxable income is retrospectively increased, women were due more child support during that period and thus find that they have been overpaid FTB(A).

"For the last 9 years my ex has repeatedly put in estimates every time his taxable income is used and it overrides what he is to pay and has reduced his liability by \$200 per month. This is never chased up and he keeps getting away with it even though I've complained."

"My ex has just completed his tax return for 2016/17. The ATO has found his actual income to be 149k. The CSA re-adjusted his income to 134k. My ex immediately called to provide a new estimate, being 75k and this is what the CSA is using. I expected an amount of approximately \$1,300."

"If he put his real income or capacity to pay I would be receiving over \$1,600 a month!"

More worryingly, these financial risks have been exploited in previous federal budget and other legislative processes, to reduce the amount of Family Tax Benefits payable (Commonwealth of Australia 2018). The changes that have been made have:

(1) Increased the imputed income of a non-tax-return lodger, which increases the child support payable and reduces women's FTB(A); and

(2) Allowed recouping of child support overpayments that may be caused by retrospective tax returns and thus assessments. One implication of retrospectively amended child support assessments is that they also retrospectively amend FTB(A) entitlements. If child support assessments retrospectively increase, women can find that they have FTB(A) debts to repay.

The first of these changes effects all low-income women, irrespective of their payment and FTB(A) calculation method. The second change is particularly egregious for women in Private Collect.



DOMESTIC VIOLENCE

"Previously reported underpayments but CSA put the onus of proof onto me. Not possible with history of Domestic Violence. Whenever CSA caught up with the ex I was then stalked and harassed by him." – DHS-CS Collect participant

Of our respondents, 24 per cent said they had conflict with their ex-partner, 19 per cent said they had experienced domestic violence or financial abuse/pressure from their ex-partner and 16 per cent said they had no domestic violence or conflict. Forty-one per cent preferred not to say.

Exemptions

Where there is a fear of violence, women can be exempt from the Maintenance Action Test (DSS 2019). However, in these cases, while women receive their maximum Family Tax Benefit entitlements, they miss out on any child support income, and their violent ex-partner is also exempt from having to contribute financially towards the cost of their children (Patrick, Cook and McKenzie 2008). In our sample of women with histories of domestic violence, 41 per cent of respondents did not know that they could seek such an exemption. A further 5 per cent had some knowledge but did not know enough to seek an exemption, and 6 per cent did not feel supported in seeking an exemption.

Of those who reported that they had experienced post-separation abuse, 12 per cent had sought an exemption from seeking child support on this basis, while the remainder did not provide a response. In some cases, however, the exemption process itself also placed women in danger:

"They put my child and I at risk by telling abusive ex-partner I had applied for an exemption."

"Stressful, particularly trying to prove domestic violence etc"

Collection

When women do not have exemptions, domestic violence can affect various stages of the child support process. Of those women who noted domestic violence yet did not have an exemption, 86 per cent collected payments via the DHS-CS, while a further 14 per cent collected privately.

In response to the question of whether domestic violence or conflict influenced their child support collection arrangement, respondents answered as follows:

36 per cent of respondents said they sought DHS-CS Collect because it was too difficult to discuss child support arrangements with their child(ren)'s father. In response to the same question, another 20 per cent said they sought DHS-CS Collect because it would be unsafe to use Private Collect.

Conversely, another 7 per cent of respondents to this question said they sought Private Collect because they thought it would reduce conflict, and 8 per cent sought Private Collect because they were pressured into it by their ex-partner. The remainder preferred not to say.

"He tried to get me to non-agency collect and money then he would withhold offer if I did not agree to the property settlement he wanted. He still claims that he offered me a private agreement and I was just too stupid to accept it so he can justify treating his children inequitably. No such document was ever given to me to sign but everyone he interacts with believes him."

Receipt of Payments

Several questions asked women about the impact of domestic violence on their receipt of child support payments.

Of those women who had experienced domestic violence:

- 59 per cent of respondents reported that their ex-partner deliberately made partial, sporadic or non-payments to cause them financial uncertainty and distress;
- 51 per cent of respondents reported that their ex-partner uses child support as a bargaining chip;
- 50 per cent reported that their ex-partner uses child support to manipulate their available income; and
- 18 per cent reported that their ex-partner threatens or coerces them into not reporting the actual amount of child support paid.

When asked if they had informed the DHS of their ex-partner using child support to manipulate their income, 38 per cent of respondents had not informed the DHS about it. Twenty-five per cent said they had informed the DHS and received an unhelpful response. Only 2 per cent said they had informed the DHS and received a helpful response, while others were either now exempt, or regarded this question as not applicable to their current situation.

"He continually pressures me to cancel his arrears or accept less or private amount that I know I would never receive."

"Said that if I 'threw him to the wolves' he would quit his job and we'd both be broke and it would be my fault."

In cases where family violence existed in the home, it opens the door for post-separation violence and control to continue. These concerns have been highlighted in previous qualitative research (Patrick, Cook and McKenzie 2008; Natalier 2018; Macdonald et al. 2012) but these issues have not been systematically examined across large cohorts of separated women, which is a problem requiring urgent research attention.

In our sample, some women decided to stay within the child support system despite their frustrations, as is their right, while others opted to turn their back on the system when the emotional distress became too much.

"I have done everything I possibly could. Am so tired of fighting this, but won't give up! You name a place I haven't contacted yet and I would be surprised."

"There is not enough psychological support offered. Telling someone they need to take reasonable steps to recover money owed to them without stating that if there is a threat of violence to contact CSA to request an exception would be a start. They should have that on their letters of statement as I have given up calling them to ask them if they have done their job in making reasonable attempts in communicating with him on my behalf."

Implications

These results suggest that DHS-CS is ill-equipped to handle family violence and controlling behaviours, as well as being unable to enforce collection. This is in line with other research, for example, Natalier, Cook and Pitman (2016, 36), who found that, "when participants felt compelled to seek child support, DHS-CS workers did not recognise withholding child support as a form of control, nor recognise its connection to other forms of abuse." These sentiments were mirrored in comments provided by our participants.

"[DHS-CS] require an amended court order to reflect my sole custody and I cannot afford a lawyer and launching legal processes will be dangerous for my children or even subject them to a return to his care which is unsafe."

"Overall they have done a good job dealing fairly with a narcissistic abuser who attempts to use them as a weapon against me, BUT the battles have been long and time consuming, and this has not stopped him using numerous loopholes to avoid payment. These loopholes need to be addressed."

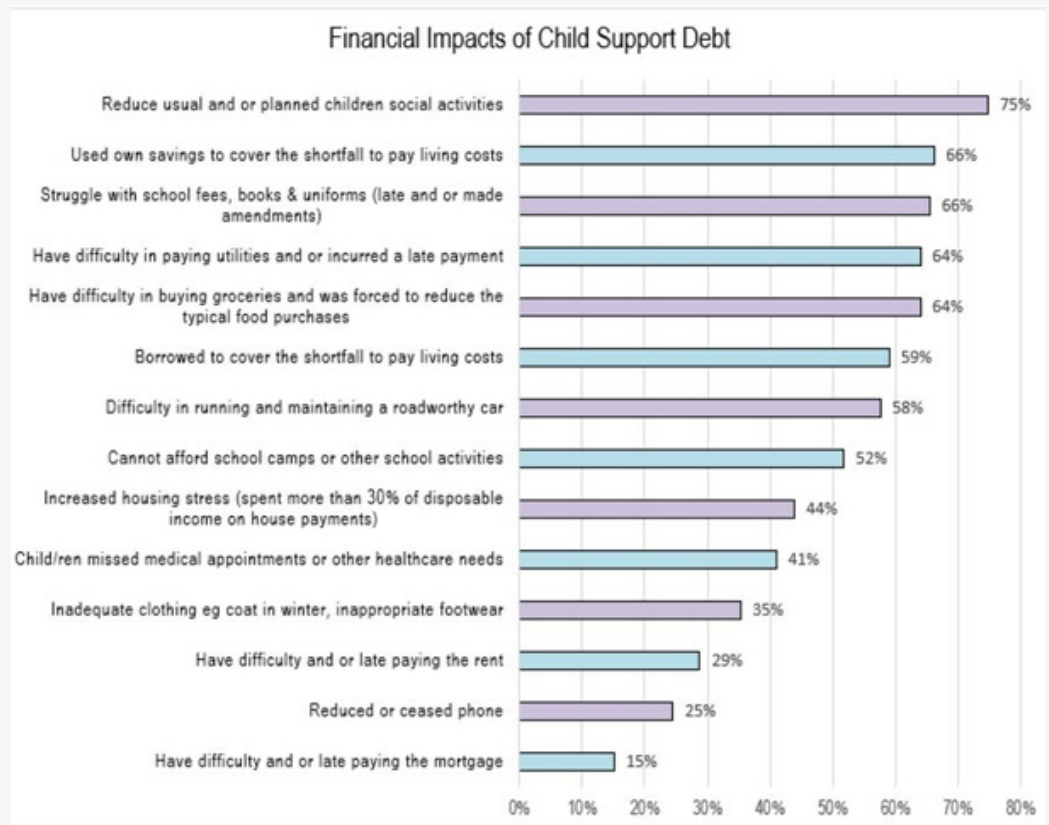
The current system requires a review for women affected by domestic violence, as the scheme has a perverse financial benefit for men who use abuse. Women's safety options are limited due to the possibility that an abusive payer may be exempt from paying any child support. It is in this circumstance where a state-guaranteed child support payment could be made available.



IMPACTS ON WOMEN AND CHILDREN

"This system enable [sic] abuses financial abuse, it [sic] weighted unfairly against the woman and children. My ex considerably rorts the system and changes jobs as soon as they track him down. If he accrues a debt he declares that he is struggling financially and he then can repay at a minimum of \$10 a week, yet we have to scrounge support from Saint Vincent DePaul from time to time for food and electricity bills. My care 100% affects my earning capacity as I can not work out of school hours I've used my super[annuation] to keep a roof over our head 3 years in a row and I am constantly living in poverty so the kids school costs are covered."

FIGURE 7



Does not sum to 100 per cent, as respondents could choose more than one answer.

From the responses to the survey, the main effects on payees participating in the child support system were financial and emotional, as well as being time consuming – often for no meaningful gain. This ultimately impacted on the children involved, as well.

Financial Impacts

Upon reflection on their experience with the child support system as a whole, just under 50 per cent of respondents agreed that child support “is an inadequate and unreliable amount”. A further 36 per cent responded that it is “critical but inadequate when comparing the actual cost of raising the children”. Just under 5 per cent described child support as a “reliable part of their family budget”.

When asked to report on any of the impacts of child support debt, only 23 per cent of the sample noted that they were none. Other women, however, identified that they had experienced a range of the impacts listed on the survey (see Figure 7).

Their responses revealed the toll that living on a low and unpredictable income takes. These impacts were most keenly felt by the children that the child support system was designed to assist.

For the women with a child support debt, the most common response was that the debt meant that children missed out on social activities, experienced by 75 per cent. Two-thirds (66 per cent) of families reported that child support non-payment made it difficult to pay for school fees, books and uniforms, with 52 per cent reporting that they couldn't afford schools camps or other activities.

These findings mirror the work done by Cook, Davis and Davies (2008), who used the Longitudinal Study of Australian Children data. They found that receiving less child support than expected had a significant, negative impact on children's school-related wellbeing. The authors suggested that this was due to children missing out on 'normal' social experiences, such as going on excursions.

Our more nuanced survey, specific to child support, provides a fine-grained picture of the impacts suffered by children when child support payments are not provided – and exacerbated by the failures of the Family Tax Benefit system outlined previously.

For children whose mothers had child support debts, our survey revealed that 41 per cent of mothers said these debts meant that children missed medical appointments or other healthcare needs. This is a terrible indictment on the child support system that was set up to assist them.

The ways that mothers managed with less money than they expected socially and physically identified the children of these women as impoverished and excluded. These children may not have a school uniform, adequate footwear or school supplies, and could not participate as their peers did in social activities such as sports, clubs, school camps and excursions, or birthday parties. Given that child support was originally introduced as a measure to combat child poverty (Edwards 2019), our analysis shows that it is failing this task, and in cases of non-compliance and FTB(A) withdrawal, may even exacerbate children's poverty.

Child support debts were also reported to make it difficult for mothers to buy groceries, with 64 per cent of affected women reducing their typical food purchases in such circumstances. Sixty-six per cent of women had drawn on their savings to cover the shortfall in child support and pay for living costs, with 59 per cent borrowing money to cover their expenses. McKenzie and McKay's (2017) research with women on Newstart revealed that food was one of the few areas of their budget that they could reduce in the face of their inadequate incomes. Their research has also revealed how impoverished Australian mothers skip meals, pretend to have already eaten, or limit themselves to eating their children's leftovers in order to stretch their food budgets (McKenzie and McKay 2017).

In terms of the household budget more broadly, 58 per cent of respondents with a child support debt reported that this also made it difficult for them to run or maintain a roadworthy car. Meanwhile, almost half (44 per cent) experienced housing stress, with 29 per cent of affected women noting that child support debts made it hard to pay their rent, and another 15 per cent of women noting the same with respect to their mortgage payments.

"The whole system has failed and it is the kids who are missing out. The CSA mission statement states they stated so no single parent family would be living in poverty. We currently have a huge poverty rate among our kids in Australia, I'd like to know were [sic] all the money put into this department goes because it is not on collection, they clearly state they are administration only, no collection team no investigation teams. Strange for an agency who's soul [sic] purpose is collection of payments from one parent to another."

Taken together, the financial impact of child support debts were extreme. To date, research has examined the negative financial impact of the formula on single mothers (Summerfield et al. 2010; Son, Smyth and Rodgers 2014) and how receiving payments can move low-income women above the poverty line (Skinner, Cook and Sinclair 2017; Skinner et al. 2017). But, no research has examined the impact of non-payment on women's and children's financial wellbeing (except for Cook, Davis and Davies 2008 over a decade ago) and social inclusion. Such research is needed urgently.

Emotional Impacts

In addition to the stark financial impact of debts outlined above, the child support collection process often forced women to make the choice between negotiating with their former partner or not receiving the full amount they were entitled to.

When asked about the emotional impacts of child support debt (see Figure 8), women's responses were filled with worry (80 per cent) and uncertainty (79 per cent), as well as producing or increasing conflict with their ex-partner (46 per cent).

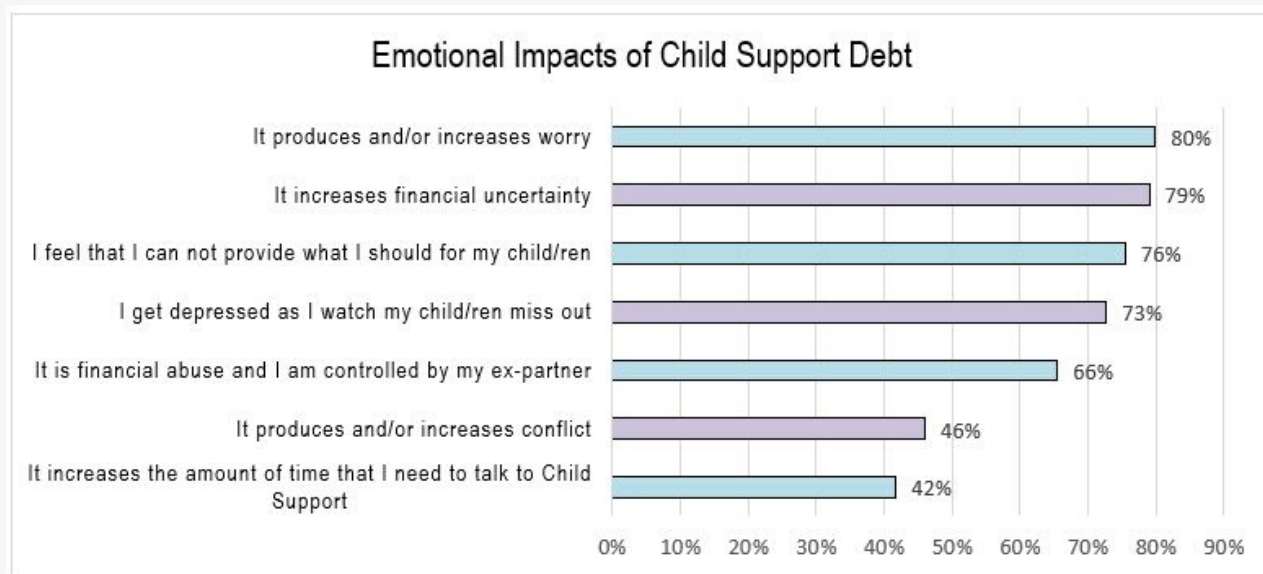
"It is a nightmare not knowing when the next payment is coming or how much it will be. He still controls me financially by withholding child support."

Again, women's responses most often foregrounded children's suffering. Here, 76 per cent of affected respondents felt that they could not provide their children with what they needed. Seventy-three per cent said that they got depressed watching their children miss out.

"It's very emotional I am at the tail end of 20 years of this crap I gave up with it years ago it was so easy for him to dodge the system I just pay pay pay. Now the kids are both young adults (20 and 16) I have little and he has so much the whole thing sux it's been awful no matter how hard I have worked I have been screwed over"

"I don't know I got a letter saying I would get \$5k for the whole year. It doesn't even touch the surface of what it costs I don't rely on it at all it is too stressful and emotional"

FIGURE 8



CONCLUSION



Our report demonstrates, above all else, that the Australian child support system in its current form does not work for vulnerable women and their children, who it was originally designed to support.

While we do not doubt that there are mothers for whom the system works successfully, the high numbers of mothers who reported their issues in this survey is a cause for national concern. Given the issues reported here, we contend that the system works best for those who need it least. Those who have a good relationship with their ex-partner, and who receive payments regularly, typically do not need the DHS's institutional support. However, for those with difficult relationships and payment histories, the system often does little to help women and their children. Instead, the system often works to further the department's interest in reducing FTB(A) expenditure.

While the purpose of child support is to ensure children continue to share in each parent's resources following parental separation, our results make clear that this is not being achieved. Instead, the child support system as it stands often allows fathers to get away with not paying child support on time, in full or at all. The combination of legal loopholes, lack of institutional support and systemic complexity means that, in too many cases, single mothers and their children are left without an adequate household income.

Furthermore, it is single mothers – often already time-poor due to balancing work and primary care of their child(ren) – who must follow up and collect information, playing a combination of bureaucrat and detective. According to our results, in many cases the child support system does not help single mothers and their children. Too often, it instead exacerbates their problems.

At every stage of the child support process, single mothers are confronted with obstacles. At the assessment stage, ex-partners can minimise their incomes or avoid tax return lodgment to reduce the amount of child support they pay, while mothers are burdened with disputing incorrect assessments.

At the collection stage, both DHS-CS Collect and Private Collect present challenges in dealing with ex-partners. When reporting underpayments and debts, women report a lack of faith in the DHS-CS to help them, and encounter pressure and conflict from ex-partners. Connections with Centrelink can entrench financial issues as FTB(A) payments are typically reduced based on 'expected' child support. In some cases, they could even be asked to pay a debt to Centrelink if they were overpaid FTB(A) through no fault of their own. Finally, when it comes to enforcement, single mothers spoke of the process being more work for them, little action on DHS's part, and being made to feel grateful for receiving anything.

For women who are at risk of violence, exemptions mean women forego child support income, and can sometimes even lead to hostility. Not seeking an exemption can lead to financial or physical harm. The impacts of these problems are damning: emotional distress, guilt and anxiety at their children missing out, and financial hardship. This financial hardship impacted children's participation in school and social activities, and even their access to healthcare.

The question now is: when will the Federal Government take meaningful action to fix this system?

In 2018, child support debt in this country was estimated to be nearly \$1.6 billion (Elvery 2018). However, that is a vast underestimation, because the DHS (2019a, 111) counts all Private Collect payments as 100 per cent compliant.

While multiple inquiries have been held, the billions of dollars of debt – which, crucially, is billions of dollars being withheld from children and further FTB(A) reductions on this basis – shows that more serious action needs to be taken. In the last inquiry, *From Conflict to Cooperation – Inquiry into the Child Support Program*, the Government agreed to varying degrees with 18 of the Committee's 25 recommendations (Commonwealth of Australia 2016). However, the Government did not agree with the recommendation to investigate and trial a limited guarantee child support, which we contend would solve many of the problems reported here.

Furthermore, since the 2014 Inquiry, the National Child Support Stakeholder Engagement Group has not met. The engagement group was a collaboration of government, non-government and other entities concerned with providing accurate knowledge and improving the operation of the child support program for separated families. The 'current hiatus' of this group has limited the information flow between government and non-government parties, and it has removed the ability to identify and improve systemic and individual issues. Consequently, there is now a vacuum in collaboration and engagement.

At time of writing, the Prime Minister had announced a new inquiry involving child support: *The Joint Parliamentary Inquiry into Family Law and Child Support*. However, despite the prominence of 'child support' in the title, it is only mentioned in one of the 11 terms of reference, as "any improvements to the interaction between the family law system and the child support system" (Commonwealth of Australia 2019). This remit does not focus on the issues of primary concern to the women surveyed here.

In closing, we contend that the child support scheme is gendered, and it reflects the care patterns in Australia. Unpaid care is a significant part of the Australian economy, with the bulk of caring work undertaken by women. As the United Nation notes, "the gender imbalances in the unpaid care work burden act as a systematic source of gender inequalities in a myriad of other economic and social outcomes" (cited in *Economic Security for Women* 2019, 1). It is therefore important that members of parliament who are in a position to influence the child support scheme are impartial, with their motivations being to improve the child support scheme and operate in the best interests of the child. It is, then, disconcerting that a key position of the inquiry has been reserved for Senator Pauline Hanson, who, in her 2016 Maiden Speech to the Senate, spoke of "single mums having more children just to maintain their welfare payments" (ABC News 2016). We are concerned that this new inquiry will not be fair to single mothers or pay appropriate attention to the problems caused by child support, especially the ones we have outlined here. As a result, children in low-income single mother-headed households will continue to suffer.

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