31st January 2012

Committee Secretary

Senate Standing Committees on Community Affairs

PO Box 6100

Parliament House

Canberra ACT 2600

Australia

community.affairs.sen@aph.gov.au

Dear Secretary,

***Submission: Inquiry into the Stronger Futures in the Northern Territory Bill 2011 and two related Bills***

The National Council of Single Mothers and their Children Inc (NCSMC) welcomes the inquiry into the Bills. It is our expectation that the received submissions along with the scrutiny of the inquiry will demonstrate that the Bills will be harmful and damaging to some the most marginalised and vulnerable Australians.

## Who we are:

The National Council of Single Mothers and their Children Inc is an organisation for single mothers since its conception in the early 1970`s. The council has become a platform whereby both community and government can communicate; it has lead the way in obtaining a range of beneficial outcomes for families; has actively sought to reduce systemic prejudice; continually challenges existing norms, and over many years has achieved improved opportunities and outcomes for single mothers and their children.

One of our greatest strengths is our expertise and commitment in working with and for the advancement of women and children due to the disadvantage experienced as a result of poverty, violence, exclusion and gender inequality. NCSMC has advocated for equality of opportunity, financial security and access to justice, legal and human rights.

NCSMC warmly welcomes an investment in services to assist teenage mothers to complete or further their education. However, the threat to withhold income support payments should they not provide a *reasonable excuse* as deemed by Centrelink; appears harsh, arrives without evidence and is counterintuitive to the principle of support and assistance.

NCSMC raised the question in *budget lock up* as to what would happen to these young women and children if the only source of income is reduced, suspended, quarantined or removed. The received response was inadequate and incomplete. It appears that the advances such as providing women with an option outside of forced relinquishment, regular interactions with child protection services, an impoverished existence, reduction of discrimination and a forced reliance upon charity may now be eroded.

NCSMC further objects to the imposition of compulsory requirements at such a young age of the child, a time when the focus should be upon the development of a secure and primary attachment with the mother. The extensive inquiry into Family Law illustrated the impact for babies and young children when their needs are not the principle focus within a parenting routine. We further note how this policy approach is a contradiction to the attitude as expressed for paid parental leave.

In conclusion NCSMC urges the Committee to recommend that the Senate does not pass the Bill and would be available and pleased to speak to this submission.

Warm Regards,

*Terese Edwards*

***Chief Executive Officer***


***www.ncsmc.org.au*** ***PO Box 2239 Hilton Plaza Hilton SA 5033*** ***ncsmc@ncsmc.org.au***

## Financial Hardship

The financial circumstances of single mother households and the increased risk of poverty and deprivation are well documented. The Social Policy Research Centre identified certain population groups that consistently face higher than average risk of poverty and stated that among family types, single people and lone parents were at the highest risk[1]. ACOSS who completed research into deprivation and multiple deprivation stated that whilst 19% of the Australian population experienced multiple deprivation, sole parents face a much higher risk of multiple deprivation with 49% of all sole parents experiencing multiple deprivation. This level of deprivation was significantly higher for sole parents than any other family type.[2] Furthermore, children residing in a household headed up by a mother are 25 to 30% more at risk of child poverty signalling an entrenched level of disadvantage which requires a gendered and systemic solution and one that exceeds this narrow policy approach.[3]

However, the understanding of the impact and cost of violence upon victims and their family, both in the immediate and long-term is less known. McInnes in her research found that single mothers' access to non-market income and assets after separation was extremely limited, however survivors of violence were likely to experience deeper, longer-term economic disadvantage than other single mothers and that the income support system was single mothers' primary source of non-market income[4]. Currently, there are 333,000 sole parents who are claimants of the Parenting Payment Single (PPS) and 95% are female. It would be reasonable to expect that single parent families be afforded the same

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[1] Saunders, P. & Matheson, G. (1990) *Sole Parent Families In Australia*, Discussion Paper No. 23, Social Policy Research Centre, University of New South Wales, Sydney.

[2] The Australian Council of Social Services, 8th December 2008, *Who is missing out? - Hardship among low income Australians*

[3] The Australian Council of social Services, December 2008. *Who is missing out?- Hardship among low income Australians.*

[4] McInnes, E., (2001), *'Public Policy and Private Lives: Single Mothers, Social Policy and Gendered Violence'*, Thesis Collection, Flinders University of SA.

protection from financial hardship and vulnerability. Unfortunately, this is not the case and despite the comparable financial needs and circumstances of the single parent claimant to that of the single aged pensioner there is an increasing disparity. Australia now has a complex and inequitable social security system that can have some single families surviving on $263 per week whilst a single aged pensioner will receive the modest amount of $374.40 per week.

Furthermore, single parent families are subjected to the same cost pressures as other social security claimants such as housing, transport, food, utilities and health cost. Therefore, the full suite of allowances and benefits should be reviewed to enable universal access such as the much required Utilities Allowance which provides financial assistance of up to $500.00 per annum for essential and often costly services such as electricity and gas.

It is concerning that while these Bills are before the committee financial hardship for sole parent families is predicted to increase as more families are transitioned from Parent Payment Single (PPS) to the lower payment known as *Newstart Allowance,* immediately reducing an already low level of income by a further $56.00 per week. It is estimated that there are now 37,811 Australian sole parent families who are claimants of Newstart allowance and within the past 12 months one in four claimants was a victim of domestic violence.[5]

## Teenage Mothers and Violence: International Perspective

NCMSC contends that Australia must have an understanding of the coexistence of teenage pregnancy and violence and that this issue is appropriately identified. Safety and protection for the young mother and her child(ren) should be the primary objective for this family and that this takes precedence over compulsory educative obligations. Australia

[5] The Australian council of Social Services, paper 175 May 2011, *Beyond stereotypes Myths and facts about people of working age who receive social security.*

requires a national and coordinated approach which aims to identify, respond, prevent and educate rather than an incidental, chance or piece meal approach. It appears that young mothers who have, or are still subjected to violence, are often isolated and alone manage the impacts which may include homelessness, isolation, poor health, unsafe situations and or behavior, as well as financial hardship. NCSMC views that this concern should drive policy and shape the provision of resources and assistance.

However, given the current policy approach it appears that Australia will continue to fail these families both in the immediate and long term. Additionally, whilst our resources and focus remains misguided a progressive response will be overlooked in favour of a simplistic solution. Currently, advocates need to draw much from overseas knowledge such as the United Kingdom and the United Sates where both countries have identified violence as a significant factor within the context of teenage pregnancies. It is also noteworthy that the research identified that the extent of the issue is still not fully realized and that there remains a need to become more informed. Notwithstanding this, NCSMC believes that we can be guided by Britain who highlighted the concern in the *Social Exclusion Unit Report* and the subsequent implementation of a national aim to reduce domestic violence for teenage mothers[6]. It was clear in completing a literature review that both countries are far more advanced than Australia in naming violence for young women as a significant issue and key factor within the context of teenage pregnancy.

## Teenage Mother's Experience

NCSMC included research from the area of Leeds in the United Kingdom. This research was undertaken when local caseworkers identified that a high proportion of the teenage mothers were in a violent and abusive relationship.

[6] Include, Pg 2, *Teenage Mothers' Experiences of Domestic Violence Identifying good practice for support,* Women's Health Matters, United Kingdom

- 50% of young women completing the questionnaire said they know another teenage mother who has experienced domestic violence.
- 43% of teenage girls believe that it is acceptable for a boyfriend to be aggressive towards his partner.
- 16% of young women reported being hit by their partners.

Young women completing the questionnaire had a number of fears about disclosing domestic violence:

- That it may lead to an escalation of the violence.
- That it would lead to their children being removed from them.
- That they would not be believed or taken seriously or that they would not be treated sympathetically.
- That they would be judged, especially they would be thought of as bad mothers [7]

It is concerning to note that these teenage mothers identified through the questionnaire that they held fears regarding the disclosure of domestic violence. This occurred although their engagement was free from direct consequences such as the undertaking of stated obligations and without the fear that a refusal and or breach could result in their income been suspended, managed or revoked. This outcome raises serious questions regarding the possibility of young Australian women disclosing their experience of violence to a government agency that exerts significant power and control over their lives. It is plausible to expect that these young mothers will also feel that they may be judged, thought as bad mothers, thought to be 'finding an excuse' as to why they have not upheld their obligations, not doing enough to 'satisfy' the government and or not believed. Given the high stakes; the possible loss of income, it would be understandable for the young mother not to complicate or further risk her situation through the disclosure of violence.

[7] Include, Pg 2, *Teenage Mothers' Experiences of Domestic Violence Identifying good practice for support,* Women's Health Matters, United Kingdom

## Violence and Teenage Pregnancy

NCSMC has included research from the United Sates which focuses upon the cause and correlation of violence and teenage mothers. This information and knowledge appears to absent from the Australian debate and policy formation. Some of the key findings confirm:

- A significant correlation exists between childhood sexual abuse and teen pregnancy.
- An estimated 60% of teens 'first pregnancies' are preceded by experiences of molestation, rape or attempted rape.
- One study found that between 30 to 44% of teen mothers were victims of rape or attempted rape.
- Up to 20% of girls become pregnant as the direct result of rape.[8]

The United States national campaign: *Why does it mater: Teenage Pregnancy and Violence* echoes similar finings.

- Teen pregnancy is linked with various types of violence, including intimate partner violence and sexual abuse, and often leads to other risky behaviour.
- Teens who are pregnant are at increased risk of experiencing domestic violence.
- Girls in high school who reported experiencing dating violence were four to six times more likely to have ever been pregnant than peers who had not experienced dating violence.
- One in five teen girls who have ever been in a relationship says that their boyfriend threatened harm or self harm when they tried to end the relationship.
- Approximately 50 to 60% percent of adolescents who become pregnant have a history of childhood sexual or physical abuse.
- Adverse childhood experiences such as physical abuse, verbal abuse, and witnessing intimate partner violence are linked with having sex at an early age.

[8] Femsite, 2008, *The Link between Teenage mothers and violence*, United States

- Women who experienced frequent verbal or physical abuse during childhood were almost three times more likely than those who rarely experienced verbal or physical abuse during childhood to have had sex before the age of 15.
- Women who report that their mother was often hit during their childhood were two and a half times more likely than those who report that their mother was rarely or never hit during childhood to have had sex before age 15.7.
- Several studies have also found that teens are at increased risk of physical abuse during pregnancy as compared to older women.
- In a survey of young mothers on welfare in the United States, two-thirds of those who reported intimate partner violence also reported birth control sabotage (i.e. their partner would not let them).[9]

## Australia's Knowledge

A predominate focus in Australia is upon the teenage mother and her social and economic circumstances. Whilst these are important elements it is only one small part of the picture and missing from our understanding is the circumstances and influences that have lead to teenage pregnancy, and in particular the correlation between violence and pregnancy. The focus upon economic circumstances and its subsequent living conditions may provide insight as to why Australia's policy response has leapt straight to a participation agenda. The objective to improve the long term financial gains for young single mothers, in fact all single mothers, is a welcomed pursuit and one that would typically have the full endorsement of the NCSMC. However, the current policy is simplistic in its approach, its execution is harsh, it is free from evidence and it completely lacks a systemic and gendered perspective.

[9] National campaign to Prevent Teen Pregnancy: *Why does it mater: Teenage Pregnancy and Violence,* United States

Research does confirm that pregnancy in itself can be both a cause and contributor of further disadvantage. Teenage mothers, even for those who may have had a supportive and strong network prior pregnancy are at risk of experiencing alienation from their peers and family. Furthermore, a pregnancy can place a great deal of strain on young relationships with 60% of young mothers reporting that they do not have a male partner at the time of birth. The reality for many young mothers is one of loneliness and financial dependence and hardship. Unfortunately, there is also still a stigma in society attached to being a teenage mother and this stigma can affect the way a teenage mother feels about her parenting abilities, motherhood in general and even herself as a person. Negative attitudes towards young mothers can erode their self-esteem and feelings of self-worth and capacity. Such stigma can be amplified through government policy and response[10]. NCSMC was contacted by a service in Queensland, the morning following the 2011 Federal budget *Teenage Mothers* announcements; they reported a teenage mother and her child were spat on whilst waiting for a train. NCSMC was and still is inundated by concerned mothers who shared their dismay of the perpetuation of prejudice views and populist myths which they believe is fueled through the media but leveraged from the government announcement.

## Pregnancy and Violence in Australia

The *Women's Safety Australia* study found that women who had experienced violence by a previous partner found that 42% had experienced violence during the pregnancy; with half of these women stating that violence occurred for the first time while they were pregnant.

- 29.7% of women presenting to an antenatal clinic at a Brisbane hospital disclosed that they had experienced abuse over their lifetime and that 80% of abusers were current or ex partners

A number of studies clearly show enormous health consequences for women experiencing violence during pregnancy. For example abused pregnant women experience:

[10] Women's Health, Fact Sheets 2011, *Teenage Pregnancy*, Queensland

- Higher rates of serious mental disorder, harmful drug and alcohol abuse.
- Higher rate of genital tract infection, pap smear abnormalities and anemia.

Domestic violence its occurrence and incidence is notoriously underreported including pregnancy and violence but two studies that focused upon this matter identified that:

- 23.5% were subjected to severe levels of violence, such as being pushed, shoved and slapped.

Whilst a second study found that:

- 13.2% of women had been kicked, bitten and hit with a fist.[11]

Studies do indicated that both adolescent women and Indigenous women are at increased risk of experiencing violence during pregnancy and it is both of these population groups that are targeted within these Bills.

## Australia's Failure to Protect Mothers

NCSMC remains a strong advocate and has openly endorsed policy that seeks to advance the safety for women and children. However, the matter of domestic violence and how this will be managed remains invisible within the Participation Agenda. There is a large body of evidence that confirms that women face high levels of risk during pregnancy, following birth, during and post separation. Furthermore, women with children are three times more likely to be subjected to domestic violence than women without children. This high risk period coincides with the new and increased participation obligations.

Data compiled by Butterworth (2003) from the Australian Mental Health and Wellbeing survey found that 20-25% of Australian lone mothers receiving welfare reported experiencing some form of physical or sexual violence and overall the risk of lone mothers

[11] Jane Mulroney, 2003, Australian Statistics on Domestic Violence, Australian Domestic and Family Violence Clearinghouse

having experienced physical or sexual violence was three times the risk of other mothers. It is important to note that these statistics do not take into account other forms of violence such as psychological, financial nor do they account for unreported domestic violence. In Australia it is estimated that only 23% of women disclose domestic violence and that younger women were more at risk than older women, with 7.3% of women aged 18-24 years having experienced one or more incidents of violence from a current partner in the previous 12 month period. This compares to 1.2% of women aged 55 and over. Irrespective of the age of a woman we do know that the figures underestimate the percentage of lone mothers who experience domestic violence[12].

## Domestic Violence Exemptions

Centrelink is the key government agency that manages domestic violence exemptions and the child support partial exemptions. Evidence confirms that the granted participation exemptions are not reflective of the occurrence of domestic violence. Cook et al stated that in 2008 approximately only 3% of women were granted a domestic violence participation exemption[13] . Unfortunately, the situation has not improved despite new legislation, a commitment to raise awareness and a national plan to reduce violence against women and children. Questions on notice; Budget Estimates 2011-12 confirms that as recent as 25th March 2011, there were 61,590 participation exemptions with a mere 53 granted for; *having suffered a domestic violence/ relationship breakdown*. This represent 0.086% of the total of participation exemptions granted with the only other category that received a lower level of participation exemptions was for *undertaking jury duty* (less than 20)[14].

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[12] Butterworth P, Family Matters No.64 Autumn 2003, *Multiple and server disadvantage amongst lone mothers receiving income Support*, Australian Institute of Family Studies

[13] Patrick R, Cook K, and McKenzie H, Vol. 42, No. 7, December 2008, *Domestic Violence and the Exemption from Seeking Child Support: Providing Safety or Legitimizing Ongoing Poverty and Fear,* Social Policy

[14] Welfare Rights, *Rights Review*, pg 6 September 2011, Sydney

In the event that statistics were available for child support *partial exemption*, it is anticipated that a similar unexplained low level would also be the most likely finding. In fact there is no information available through the Child Support Agency website and its documentation regarding the *partial exemption*. Women, their networks or service providers must already have a level of awareness; know of its availability and the correct avenues to seek such an exemption.

The inadequate management of domestic violence needs to be seriously addressed and certainly prior to an extension which would then impact on more women who have been subjected to violence. Below are some of the established issues that women encounter when seeking a participation exemption for *domestic violence*:

- An inconsistent approach which is controlled by agency staff that do not have the expertise to respond to domestic violence.
- Wilkins argues that the degree of help that women receive from welfare service providers is affected by the attitudes and values of public bureaucrats as they exercise discretion in policy implementation.
- Thompson's research which focused upon violence and power relationship stated that the non-payment of child support by violent ex-partners and the poverty of single-parent victims of abuse are also socially condoned through the enactment of the current policy.
- In addition to the financial penalty, for some women the exemption also failed to protect them from ongoing forms of harassment and abuse.
- The qualitative research highlighted a women experience, which despite the success for an exemption, the process of seeking an exemption was too personal and intrusive and therefore the reason as to why she decided not to proceed.
- A key factor in deciding to seek an exemption was the support and trust of agency staff.
- Empirical research suggests that the marital status of parents prior to separation can be a deciding factor in the likelihood of obtaining child support for single parents.

- Single parents are required to abide by these processes and systems in order to be eligible to receive assistance and support; however, they are limited in terms of the amount of information divulged to them, for example regarding the exemption option.
- Many of the participants spoke of getting differing information from not only the Child Support Agency but also Centrelink. This included the need to ask the 'right' questions in order to get the desired information.
- Some of the women felt that the frequent reassessments were barriers to applying, as it was not worth the time involved.
- Concerns that the process was not guaranteed; that one could go through the entire application process and the exemption may still be declined[15]

NCMSC is also concerned that there is inadequate information provided to women of what may be the consequence if they disclose domestic violence in the context of the Income Management policy. This needs to be remedied as in addition to the violence, such disclosure can have them captured due to their 'vulnerability' all of which results in a women contending with violence and the adverse impacts of income management.

NCSMC anticipates that the inquiry will highlight that the current policy approach is fundamentally flawed; it arrives without consultation, it's expensive and is not underpinned by evidence. It is apparent that the more interest and knowledge that is gained regarding the intent and direction of these Bills the more dissent and opposition is growing.

[15] Patrick R, Cook K, and McKenzie H, Vol. 42, No. 7, December 2008, *Domestic Violence and the Exemption from Seeking Child Support: Providing Safety or Legitimizing Ongoing Poverty and Fear,* Social Policy

## Overview of Concerns:

1. The policy has been developed without consultation with Australian citizens; most notably the absence of engagement with teenage mothers, single mothers, single mother service providers, key peak-bodies and alliances. History has confirmed that government intervention which is 'top down' most likely results in long-term human damage. Unfortunately, Australia is peppered with such examples and it is then left to future governments and generations to acknowledge the harm and then to remedy those mistakes. This is a resource intense and expensive outcome and for the individuals who have had to endure such policies the cost is in-measureable.

2. Evidence based policy is critical and the conclusions of the extensive inquiry into family law which lead to the development and passage of new legislation should not be ignored, in particular Australia's inability to protect and support women and children subjected to violence and abuse. Violence, its impact and influence remains silent within this agenda and therefore the most likely outcome is an expensive policy that does not meet its intent but may also produce further harm. The reluctance to name violence and its interrelationship with teenage pregnancy and single mothers' experience ignores the reality. Therefore, this approach will not only fail these mothers but also future mothers and their children.

3. The Australian Law Reform Commission (ALRC) conducted an inquiry into the treatment of *Family Violence in Commonwealth Laws* and these findings need to inform policy. In their final discussion paper the ALRC stated that:
    a. Review the intrinsic worth of the Cape York Model which is underpinned by local ownership, empowerment and that it is voluntary and flexible in nature (Proposal 13-2 & 13-3)
    b. The Social Security (administration) Act 1999 (Cth) and the Guide to Social Security Law should be amended to (a) ensure that a person or person

c. experiencing family violence are not subject to Compulsory Income Management and (b) that the definition of 'priority needs' be amended to include travel or other crisis needs for people experiencing family violence ( Proposal 13-1 & 13-4).

d. The complexity of family violence and the intertwining of family violence in a number of the 'vulnerability indicators' that trigger the imposition of compulsory income management leads to serious questions about whether it is an appropriate response. The ALRC proposes that there should be a flexible and voluntary form of income management offered to people experiencing family violence to ensure that the complex needs of victims are provided for and their safety protected[16].

4. Women who are victims of domestic violence will now need to contend with *income management.* This additional impost may financially penalise women who seek *help* from Centrelink. The capacity for Centrelink to respond to domestic violence has already proven problematic when dealing with the available participation exemptions. It is feared that income management may serve as a barrier for women disclosing violence, leaving abusive partners and reduce their ability to protect themself and child at a time of crisis.

5. The Harmer Review did not include Parenting Payment Single, Newstart or Youth Allowance. NCSMC claims that the adequacy of these incomes needs to be fully realized and rectified, prior to the introduction of any form of income suspension or quarantining. It is implausible to expect a mother who is experiencing financial hardship to find the disposable income to meet the cost of commuting and participating in further education. The capacity to suspend or revoke such scarce income only compounds financial hardship which erodes the mother of hope, confidence and capacity; all of which is counterintuitive to the policy intent.

[16] ALRC Inquiry into Family violence and Commonwealth laws Discussion Paper, Section 13.4

Furthermore, compulsory income management assumes that people on income support are unable to manage their finances and that they would not seek out any of the voluntary services that are currently available. There is no evidence that this is the case and given the task of managing a low level of income support, without the full suite of allowances, NCSMC would argue that single mothers are some of the best money managers.

6. Australia is yet to establish a national anti-poverty plan despite an increase in poverty including child poverty. The knowledge that single mothers encounter multiply deprivation and the gap between *the haves* and *have nots* continues to grow confirms that a national and coordinated approach with clear targets and strategies is warranted. Ensuring that there is adequate income to meet the necessary and basic cost of living, that there is secure and affordable housing and access to essential services should be central to the plan. NCSMC argues that this would provide the foundation and leverage to then work towards increasing education and employment outcomes.

7. Government should be a leader and actively seek to reduce prejudice and discrimination. Policies that 'target' particular population groups with a punitive approach, sends a concerning signal to those who are directly impacted as well as the broader community. A view that teenage pregnancy is at an epidemic proportion that requires such strong consequential deterrents is disingenuous. Australia is not out of step with international standards and has a lower birth rate that the Untied States, United Kingdom and New Zealand with birth rates falling significantly from 1971 to current. A systemic evidence based approach to further reducing teenage pregnancy would be welcomed and that it needs to arrive free from assumptions and prejudice.

8. It has been estimated that compulsory income management will cost at least $4,000 per person to implement. With income support payments so low, and limited practical assistance to assist income support recipients to overcome barriers to employment this money would be much more usefully spent in other ways. Critical services that would have an immediate and positive impact would include but not limited to:
    a. Access to adequate antenatal care in the early stages of their pregnancy so women can be properly monitored and any health issues addressed. Teenage mothers have a higher risk of postnatal depression than older women.
    b. Increasing payment rates and indexation arrangement to the level of the aged care single.
    ***c.*** Improved access to other such essential services which would include; safe, secure and affordable housing, legal services, training opportunities and access to affordable child care.

9. The policy formation should be strength based approach with flexibility to respond to individual circumstances and needs. A more sophisticated, practical and respectful system would ensure that there is an independent review of the impact for claimants who voluntary take up income management as well as a review of those who are already subjected to income management. This would provide clear indicators of the benefits and pitfalls with the aim of providing evidence based assistance. This should occur before any further extension.

10. Too often the failure of a policy is blamed upon the individuals rather than the policy itself. NCSMC is concerned that even where the teenage mother has secure housing, adequate income and a reliable support network that the pressures and demands upon her to develop a well thought out plan is questionable when

parenting a six month old baby. This plan will then be actioned when that baby turns one. The teenage mother will need to do this knowing that a failure could result in a suspension of income. The realities of meeting a schedule and or completing assignments during periods of sleep deprivation, responding to an upset or unsettled baby/ toddler is an unreasonable demand. In order not to avoid the suspension and or removal of income the mother must explain this to Centrelink and trust that they will accept her information and not enact the increased level of power to suspend, revoke or manage her income.

11. Research undertaken by Equality and Rights Alliance; *Women's Experiences of Income Management in the Northern Territory* gives agency to the voices of women who succinctly and powerfully challenges the assertion that Income Management empowers and protects them. Furthermore, these women provided examples of its discriminatory and harmful impact. It is a salient reminder of the negative outcomes when policy formation is absent from grass roots advocates, and the women themselves. This research confirmed that:
    a. Women were poorly informed or aware of their rights.
    b. Income management decreased their safety and reduced their capacity to flee.
    c. Increased conflict when family members desired goods and items which did not fit the scope of the 'basic card'
    d. It ceased their ability to shop around for cheaper goods.
    e. It increased their reliance upon a few nominated shops.
    f. Decreased their autonomy and built greater reliance upon the government and its controls.
    g. Prevented access to a range of important services such a hearing services.
    h. Found the 'basic card' to be discriminatory and felt judged when it was known that they were using the basic card.

i. Decreased the natural movement as life revolved around the places that accepted the 'basic card.'[17]

12. Income management, suspension or removal was introduced and maybe expanded whilst many single mothers are experiencing child support debt; partial or sporadic payments. Child support debt is escalating. Mothers constitute 91% of parents entitled to child support yet 41% of parents receive no support at all. The impact of child support debt can be financial hardship; a trigger for income management[18].

13. There is an enforced, costly and prescribed parenting approach for income claimants which will exceed any other Australian family. Parents with preschool age children would have to provide evidence to Centrelink of 'responsible parenting', for example, by having their children enrolled in structured and costly activities such as child care or play groups. 'Responsible parenting', will be assessed by Centrelink.

14. Income management may punish a principal carer relying upon income support (mostly mums), despite the child(ren)`s in attendance at school, or other prescribed care occurring whilst in the custody of their non-residential parent (mostly dads).

[17] Equality Rights Alliance , July 2011, *Women's Experience of Income Management in the Northern Territory,* Equality Rights Alliance, Canberra, Australia

[18] Patrick R, Cook K, Taket A, Just Policy No. 45, October 2007, *Multiple Barriers to Obtaining Child Support: Experiences of Women Leaving Violent Partners*, Critical Social Policy Sage Publications