Women's Research, Advocacy and Policy (WRAP) Centre
Good Shepherd Australia New Zealand

Submission to the Senate Education and Employment Committees

The Appropriateness and Effectiveness of the Objectives, Design, Implementation and Evaluation of *jobactive*

"It's like seeing a parole officer for a crime I didn't commit"

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ABOUT GOOD SHEPHERD AUSTRALIA NEW ZEALAND

Good Shepherd Australia New Zealand (GSANZ) is a community services organisation that has been delivering on its mission to disrupt the intergenerational cycle of disadvantage, with a focus on women and girls, since 1864 in Australia and 1886 in New Zealand. We achieve this by challenging disadvantage and gender inequality through services, research, advocacy, and social policy development.

Our specific expertise is in:

- **Safety and resilience** – supporting women to be resilient provides a buffer between an individual and adversity, allowing them to achieve improved outcomes in spite of difficulties.
- **Financial security** – supporting women to ensure they have access to sufficient economic resources to meet their material needs so that they can live with dignity.
- **Educational pathways** – assisting women and girls to overcome the obstacles in their life that hinder them from achieving their educational/vocational capacity.
- **Outcomes and evaluations** – developing evidence-based program designs across all Good Shepherd Australia New Zealand programs and services.
- **Research, social policy and advocacy** – evidence-based research into emerging issues, identifying effective change interventions for program design, policy analysis and systemic advocacy.

The Women's Research, Advocacy and Policy (WRAP) Centre of GSANZ is focused on addressing systemic barriers to experiencing social inclusion, financial security and holistic wellness for women and girls. We do this through a range of research and advocacy initiatives.

This submission was prepared by Susan Maury and Annie Pettitt, and draws extensively on research conducted by Juanita McLaren. Louise Kesterson provided assistance with sourcing statistics and information.

SUMMARY

Over the past two years Good Shepherd Australia New Zealand (GSANZ) has closely examined the negative repercussions for women, and particularly single mothers, of engaging with *jobactive* and other aspects of the Welfare to Work policy. Here we offer a critical gendered analysis of the *jobactive* policy. This submission is informed by our forthcoming research (McLaren & Maury), which involved interviewing 26 single mothers about their experiences of the Welfare to Work system, in particular their interactions with *jobactive* providers. Drawing extensively on the first-hand accounts of our research participants' experiences of *jobactive*, we present recommendations for improving *jobactive* so that it can better support single mothers to improve their financial security, and, where appropriate, increase their engagement into paid employment.

Based on this research GSANZ makes the following observations:

1. **Single mothers are being forced into making decisions which often work against the financial security and wellbeing of their households.** This includes being forced into precarious employment rather than being supported to create a viable pathway into secure, well-paid employment and/or to pursue individual goals. Further, onerous compliance requirements often forestall active engagement in paid employment and/or other activities that could lead to financial security.

2. **The *jobactive* model appears to be founded on erroneous assumptions about clients, including that they are unemployed and/or disengaged.** Our research participants did not reflect this assumption, with less than one third (eight women) being unemployed. Of this group, six women felt unable to engage with paid employment for a range of viable reasons, while only two were between jobs and actively looking for work. Surprisingly over two thirds of our research participants were actively participating in paid employment, with seven in part-time and/or precarious employment, five starting up or operating a small business, and six employed in stable, career-oriented positions.

3. **Many individuals appear to be referred to *jobactive* when they are not in a position to participate in paid employment.** This included experiences of poor physical or mental health, past or ongoing experiences of intimate partner violence, intensive caring duties, disability, and clinical diagnoses. Subjecting these women to the punitive model of compliance and sanctions significantly added to their distress but did not appear to provide any positive assistance to them.

4. **While some *jobactive* providers are courteous, others engage in intimidation, threats, bullying and abusive interactions with clients.** This points to two systemic issues: a) the outcome of having unqualified individuals and agencies interacting with highly vulnerable populations

(often with complex needs) on the government's behalf; and b) the misalignment of accountability, which resides between the provider and the government rather than between the provider and the client.

5. ***Jobactive* policies are not consistently interpreted and applied by providers.** An example from our research findings are the consequences of missing a scheduled meeting, which, even if the client called in advance to reschedule, could lead to payments being cut. Perversely, this meant women sometimes left paid employment to attend jobactive meetings.

6. **The Welfare to Work policies, and by extension the implementation of *jobactive*, does not take into account the structural barriers that women have to engaging in meaningful paid employment.** The primary concern of the women we spoke to is to care for their children. Finding ways to engage in meaningful employment while also providing quality parenting is challenging due to the nature of employment in Australia. Single mothers are disadvantaged by systemic failings.

7. **The low rate of the Newstart allowance exacerbates poverty and creates additional barriers for single mothers to enter paid employment.** This was a recurring theme from the women we talked to, and was bolstered by stories of what was not affordable on the Newstart allowance, including transportation, childcare, medical or dental expenses, and at times food.

RECOMMENDATIONS

Good Shepherd Australia New Zealand makes the following recommendations:

The nature and underlying causes of joblessness in Australia

Recommendation 1: *Jobactive* policies should acknowledge and appreciate the holistic and time-intensive nature of parenting. The need for women to find employment that fits around parenting duties should be a core consideration of assisting single mothers into employment, and employment plans should not compromise the ability of single mothers to care for their children.

The ability of jobactive to provide long-term solutions to joblessness, and to achieve social, economic and cultural outcomes that meet the needs and aspirations of unemployed workers

Recommendation 2: The *jobactive* program should be redesigned following an in-depth review of the clients who access the services. The 'one size fits all' approach is working against the best interests of many.

Recommendation 3: The concept of 'unemployed workers' appears to incorporate individuals who feel unable to engage in employment. Income support policies must take a more compassionate and flexible approach to women who, in addition to being single parents, experience complexities such as poor physical or mental health, past or ongoing experiences of intimate partner violence, intensive caring duties, disability, and clinical diagnoses. Women experiencing any of the above issues should not be required to engage with *jobactive* agencies or meet demanding compliance requirements.

Recommendation 4: Provide tailored supports for those who are engaged with *jobactive* and who are in part-time, contract, casual, or self-employment. Rather than treating them as "not working," steps should be taken to ensure their paid employment is supplemented with benefits that may be missing from their employer, including sick days, caring days, and payments to bridge the gap when not actively working. Further, unpaid time spent in supporting a small business should be counted towards compliance hours.

Recommendation 5: Child care availability and cost should be a core consideration for supporting single mothers.

The fairness of mutual obligation requirements, the jobactive Job Plan negotiation process and expenditure of the Employment Fund

Recommendation 6: *Jobactive* policies should accommodate individuals who need financial support while looking for executive or other specialist roles, which can take time. Obligations such as applying for 20 jobs per month, for example, may not be appropriate in such instances.

Recommendation 7: The Employment Fund ought to be a highly useful input into assisting single mothers into secure, well-paid work. Its expenditure should be client-focussed and client-directed rather than creating additional 'work' for women who are already stretched to the limit. For example, it should be available for clients who are looking for skills and information regarding operating a small business, or to assist with enrolment fees and related expenses associated with attending TAFE or working towards a university degree.

The adequacy and appropriateness of activities undertaken within the Annual Activity Requirement phase, including Work for the Dole, training, studying and volunteering programs and their effect on employment outcomes

Recommendation 8: *Jobactive* should consistently support the determination of many single mothers to enhance their career prospects through improving their education - for example, by counting study hours towards compliance.

Recommendation 9: Work for the Dole appears to have little positive impact upon employment prospects and should be ceased.

Recommendation 10: Viable volunteering should be counted towards compliance requirements, regardless of whether the recipient of the volunteer hours is registered with *jobactive*. When there is doubt, *jobactive* providers should be tasked with making an assessment.

The impacts and effectiveness of the job seeker compliance framework

Recommendation 11: The current compliance framework should be jettisoned. Is should be replaced with a client-centred framework that is realistic and flexible, allowing for changes in individual circumstance. Such a framework should eliminate the requirement for individuals with complex needs to attend regular meetings – including those already in paid employment or dealing with complex situations such as intimate partner violence, intensive caring roles, poor physical or mental health, and/or disability. Missing meetings should not lead to sanctions unless it is a chronic issue.

Recommendation 12: As contractors, *jobactive* providers should not have the authority to cut payments or other benefits to clients. When payments are cut, it should be rectified by either the *jobactive* provider or Centrelink. Further, communication between *jobactive* providers and Centrelink would benefit from an efficiency review.

The appeals process, including the lack of an employment services ombudsman

Recommendation 13: *Jobactive* providers should be accountable to their clients. The disconnect in accountability in the current system creates an environment in which providers and are not rewarded for providing quality, valuable supports. A client-focused accountability framework could include:

a. Opportunity for clients to provide feedback on the quality of the service they receive.
b. Clients being made aware of their rights and informed of the complaint process.
c. Voluntary engagement with *jobactive, which* would require providers to be clear about the benefits they provide and encourage respectful and quality service delivery.
d. Creating a 'lived experience' panel of *jobactive* users to provide insight and accountability for how the policy implementation is experienced.
   Creating a fully accountable complaints mechanism in the form of an Employment Services Ombudsman.

The funding of jobactive, including the adequacy of the 'outcome driven' funding model, and the adequacy of this funding model to address barriers to employment

Recommendation 14: *Jobactive* agencies should be accredited and qualified service providers. Since they are working with highly vulnerable populations, staff should be qualified individuals who can understand and can support the complex nature of disadvantage that clients face.

Recommendation 15: Punitive approaches are known to have minimal effect on behaviour. Bonuses should be paid directly to clients when they achieve key milestones, rather than to providers. This aligns the incentive to the individual tasked with making the change, while also reducing the need for punitive approaches.

Alternative approaches to addressing joblessness

Recommendation 16: Single mothers should be adequately supported to live above the poverty line. This is a more effective way to stop intergenerational poverty and support women to transition into paid employment. Income support should be indexed to minimum wages in line with recommendations from ACOSS (2018).

Recommendation 17: Provide single mothers and their children with access to free public transportation. Access to affordable transportation is a critical issue for single-parent families.

Recommendation 18: Conduct a full review of the child support system to ensure single mother households are enabled to receive child support. Of particular import is the need to create a buffer between single mothers and their former partners.

Recommendation 19: Part-time, casual, 'gig economy' positions, and other forms of precarious employment need greater legal protections to ensure fair work conditions, including basic benefits, sick leave, superannuation pay, and protection from unfair termination.

Recommendation 20: Flexible work options, including job sharing, should be encouraged for both men and women. This will assist women to achieve greater parity and provide them with better access to well-paid, skilled positions with a viable career pathway.

INTRODUCTION

Good Shepherd Australia New Zealand (GSANZ) congratulates the Senate Education and Employment Committees on taking the time to conduct this important inquiry into *The Appropriateness and Effectiveness of the Objectives, Design, Implementation and Evaluation of jobactive*. We welcome the opportunity to make this submission and would be pleased to appear before the Committee to discuss this submission further.

Over the past two years GSANZ has closely examined the negative repercussions for women, and particularly single mothers, of engaging with *jobactive* and other aspects of the Welfare to Work policy. Here we offer a critical gendered analysis of the *jobactive* policy. This submission is informed by our forthcoming research (McLaren & Maury), which involved interviewing 26 single mothers about their experiences of the Welfare to Work system, in particular their interactions with *jobactive* providers. Drawing extensively on the first-hand accounts of our research participants' experiences of *jobactive*, this submission presents recommendations for improving *jobactive* so that it can better support single mothers to improve their financial security, and, where appropriate, increase their engagement into paid employment. To protect their identity, pseudonyms have been used and some identifying characteristics have been changed.

Women are being forced into an employment system that was designed for men and is still modelled on the single 'breadwinner' model of employment. In this model, one parent engages in full-time (and over-time) paid employment while the other parent provides free labour in the home, including caring for children and attending to housekeeping duties. Despite radical changes in how Australian families share paid and unpaid work, the broad model of employment has not changed. It is particularly difficult for single mothers who have little, or no, assistance with unpaid work duties. The women we talked to expressed the difficulty of being both sole provider for their household and sole parent to their children. Women reported feeling it is impossible to accomplish both effectively.

Additionally, women are hampered by several barriers to meaningful employment while still providing the flexibility that women, and particularly single mothers, need to care for their children. Some of these barriers include:

Violence against women

Women disproportionately experience all forms of intimate partner violence. Abuse can take many forms, and is intended to humiliate, manipulate and control (Strauchler, McCloskey, Malloy et al., 2004). UN Women defines intimate partner violence as 'a pattern of assaultive and coercive behaviors, including physical, sexual and psychological attacks, as well as economic coercion, that adults or adolescents use against their intimate partners' (UN Women, 2018). There is clear evidence that abusive relationships have a significant and long-term detrimental impact on women's physical and mental health (Dillon, Hussain, Loxton & Rahman, 2013) as well as their long-term financial security (Peled & Krigel, 2016). Experiences of intimate partner violence are not discrete, but often continue in various forms long after the relationship has ended – for example,

economic abuse (Corrie, 2016) and legal systems abuse (Douglas, 2017), both of which are employed to impoverish and limit women's choices.

Experiences of intimate partner violence therefore leads to reductions in women's ability to engage in employment through a range of negative outcomes, which can include ongoing reductions in physical and mental health and experiences of trauma; the need to relocate; increased days off or workplace-situated harassment from perpetrators (Blodgett & Lanigan, 2018); reduced job-ready history (including reduced access to education and/or career-track positions; see Corrie & McGuire, 2013); and increased overall financial insecurity which leads to housing stress, lack of ready transportation, inability to pay for child care, reduced access to internet, and other deficits which make finding and engaging in paid employment challenging (Corrie, 2016; Adams, Tolman, Bybee et al., 2013).

While experiences of intimate partner violence were not the focus of GSANZ's research, eight of the 26 participants stated that it was the reason they were a single parent. Recent research published by the National Social Security Rights Network indicates that women leaving violence are generally poorly supported by government income support processes when they need it most (Cameron, 2018).

Women's economic security

Workplace discrepancies persistently undermine women's economic security, through the gender pay gap (currently averaging 14.6 per cent; WGEA, 2018a); the under-representation of women in senior and leadership roles (WGEA, 2015); the high levels of women who are in precarious (casual, seasonal, insecure, and affording little or no organisational voice or decision-making) or part-time employment (Carney & Stanford, 2018; Maury, 2017); and low levels of superannuation balances[1] compared to their male counterparts (ABS, 2017).

Women continue to perform the majority of unpaid work, including child care, caring duties for adults who need it, and household duties (Women's Health Victoria, 2018). Women perform more hours of work than men, but the majority of these hours remain unpaid (Australian Institute of Family Studies, 2016). The Workplace Gender Equality Agency reports that women work a total of 56.4 hours per week – of which 64.4 per cent is unpaid work, with only 35.6 per cent of those hours paid; this compares poorly to men, who work only 55.5 hours per week – of which 36.1 per cent is unpaid, with 63.9 per cent of those hours paid (WGEA, ND).

For single mothers, the lack of supportive policies to ensure a safe and effective method for collecting child support is a critical barrier to their economic security. The ABC reports that child support debt currently totals $1.59 billion, an increase of 30 per cent since 2007 (ABC News, 2018a). According to analysis by Landvogt, Edwards & Cook (2017), neither the

[1] Women's superannuation balances average approximately 30% lower when compared to men's ($196,500 compared to $310,150), with single women particularly struggling (partnered women's superannuation is nearly 2.5 times higher in comparison). Twenty-four per cent of working women have no superannuation, and women with a disability (34 per cent) and women born overseas (32 per cent) are most likely to lack any superannuation. All statistics cited are from the ABS (2017) Gender Indicators, Australia (September). Available at http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/4125.0~Sep%202017~Main%20Features~Economic%20Security~4

government nor the debtor is incentivised to ensure payment; it is therefore upon the single mothers themselves to pursue unpaid child support. Due to concerns about safety (in cases of intimate partner violence) and financial restraints (e.g. to pursue legal action), this is particularly difficult and often unsuccessful.

These barriers are amplified for women who have increased experiences of discrimination and reduced agency, including for women with disabilities; women who are ethnically, culturally, or linguistically diverse; women who identify as Aboriginal or Torres Strait Islander; young women and girls who are in out-of-home care; and women who have low socio-economic standing. Women with increased vulnerabilities are also more likely to be reliant on income support.

In this submission, GSANZ draws on our long and respected tradition of research and advocacy into the experiences of the most disadvantaged in Australia. This rests upon our service delivery work with vulnerable individuals, families and communities, including the provision of domestic and family violence services, financial counselling, and family support services. With a particular focus on Australian women and girls that stretches back 150 years, we are leaders in providing a gendered analysis of government policy. Commentary and recommendations are organised by the Terms of Reference.

1. The nature and underlying causes of joblessness in Australia

The nature of paid employment is changing in Australia. In The Australia Institute's recently-released report on insecure work, the authors state that

> The traditional employment relationship, based on permanent, full-time work with normal entitlements (such as paid leave and superannuation), has been chipped away on many sides. Today, for the first time in recorded statistics, less than half of employed Australians work in a permanent full-time paid job with leave entitlements (Carney & Stanford, 2018, p. 1).

Their analysis indicates that both the quantity and quality of work is being eroded, including the following key changes, compared to data from 2012:

- an increase in the per cent of all positions that are now part-time (31.7 per cent, up from 29.7 per cent)
- an increase in the incidences of underemployment as a share of total employment (9.1 per cent, up from 7.6 per cent)
- a fall in the average number of hours worked per month (139.7 average hours, down from 141)
- a rise in the number of employees without paid leave entitlements (25.5 per cent, up from 23.5 per cent)
- an increase in self-employed workers in part-time hours (35 per cent, up from 32 per cent)
- a decrease in the per cent of workers who are covered by enterprise agreements (12.4 per cent, down from 18.9 per cent)
- an increase in the per cent of workers who are reliant on minimum wage and working condition modern awards (23.6 per cent in 2016, compared to 16.6 per cent in 2012)
- a drop in real median weekly earnings for employees in part-time and causal positions (a drop of 5.4 percentage points, while full-time permanent saw an increase of 3.3 per cent)
- an increase in the use of temporary migrants as a share of entire labour force (6.8 per cent compared to 5.2 per cent in 2012)
- a drop in youth full-time employment (38.9 per cent, down from 42.5 per cent)
- a decline in the number of employed persons enjoying full-time, permanent paid positions (49.97 per cent, down from 51.35 per cent).

Taken together, this data points to the increasingly insecure, low-paid, unstable, unprotected, and part-time nature of paid employment in Australia. Because women are reliant on balancing employment with their unpaid caring responsibilities, they are disproportionately impacted by these changes. Women comprise 47 per cent of all employed Australians, but a staggering 69 per cent of part-time employees (Workplace Gender Equality Agency, 2018b).

Australian women are better-educated than men, and this has been the case for many years. The latest Australia Bureau of Statistics (ABS) data indicates that for those aged 20-

24 years, 90 per cent of women have a Year 12 or a formal qualification at Certificate II or above, compared to just 84 per cent of men (ABS, 2018a). Currently 27.9 per cent of all women hold a bachelor's degree or higher, compared to 23.6 per cent of men (ABC News, 2018b). This gap is growing; in 2015, 40 per cent of women aged 25-29 attained a bachelor degree or above, compared to 30 per cent of men (ABS, 2016), and in 2017, it rose again to 45 per cent of women compared to 32 per cent of men (Australia Bureau of Statistics, 2018b). Despite this, a range of factors including an undervaluing of the contributions of women-dominated sectors, such as education or social services (see for example Broadway & Wilkins, 2017) has maintained the gender pay gap.

One of the primary ways that women are discriminated against in the workplace is through the rewarding of quantity over quality. Research conducted in Australia (Strazdins, 2016) indicates that men are compensated, both with greater pay and with more career advancement, for working long hours — something many women are unable to do because of their unpaid responsibilities. Such long hours also has a detrimental impact on men, including reduced health outcomes and an increase in work-family conflict.

A key action that would assist with this imbalance is to promote flexible working as a norm rather than a privilege. The recent changes to the Fair Work Act that places the onus on the employer to explain why flexible work arrangements are *not* available is a step in the right direction. However, more could be done to ensure men and women have access to the flexible work arrangements they need in order to also care for their family members without compromising employment security and entitlements.

An actuarial approach to curtailing welfare expenses labels single mothers as a 'liability' (Arthur, 2015), although a more nuanced review of income support recipients indicates women are not necessarily more likely than men to be reliant on government payments. For example, women are slightly under-represented as recipients of the Newstart Allowance, making up 47.8 per cent of all recipients according to government data for 2016.[2] According to recent Household, Income and Labour Dynamics in Australia (HILDA) analyses, women are also less likely to be on any form of income support for 3 years or less (46.5 per cent of men compared to 41.1 per cent of women)). This is due to the overlay with intensive child-rearing years. When children are young, or when they require more intensive support, single mothers require the assistance of income support in order to properly care for their children and maintain a household.

For women who engage with *jobactive*, this disparity is complicated by the 'triple bind' described by Nieuwenhuis, Rense & Maldonado (2018), in which single parents are constrained by the interplay of challenges represented in inadequacies of resources, employment and policies (p. 7). This 'triple bind' reflects the challenge of attempting to juggle the needs of children when there is no co-parent and often no other family support, with meeting immediate needs and working towards a more financially secure future, and at the same time meeting *jobactive* compliance requirements. *Jobactive* policies and implementation do not appear to take into account the complex context within which women are seeking employment.

[2] Available at https://data.gov.au/dataset/4ccff587-4a46-4ab9-8833-76dadaa10ebe/resource/d88d3863-b845-4905-84a2-6ed60603bd7e/download/newstart-allowance-payment-trends-and-profile-report-june-2016.pdf

"It always feels as if there is not enough energy to sufficiently nourish both often competing parts of my life – the sole mother responsible for household, study, work, friends and personal life, while wrangling with trying to adequately be present and contributing to my child's social and emotional wellbeing, his sports and education." - 'Georgia'

Recommendation 1: *Jobactive* policies should acknowledge and appreciate the holistic and time-intensive nature of parenting. The need for women to find employment that fits around parenting duties should be a core consideration of assisting single mothers into employment, and employment plans should not compromise the ability of single mothers to care for their children.

2. THE METHODS BY WHICH AUSTRALIANS GAIN EMPLOYMENT AND THEIR RELATIVE EFFECTIVENESS

Women face unique challenges to their career trajectories, principally due to their role as primary carer to children, although they are also often required to take on other caring responsibilities as well. Many women spend their intensive child caring years skilling up. The Melbourne Institute's analysis of HILDA data indicates that, for the majority of the women who are on welfare, this spans only the primary years of caring for young children. The author states, "the relatively high level of reliance among the female 25 to 34 age group is likely to be related to child-rearing and in particular [the] single-parent welfare receipt" (Wilkins, 2017, p. 41). GSANZ's own analysis indicates that

> while about 58% of women rely on some form of welfare for up to four years continuously, welfare reliance drops to only 13.4% for between 4 - 6 years' [continuous reliance] during what are predominantly the child-rearing years. For single mothers, these few years require extra financial support due to the nature of raising children with the independent responsibility for finances and parenting. The amount of welfare reliance of women drops [down to] 9.2% from between 7 and 9 years (McLaren, 2017).

In other words, as children grow older, women reduce their reliance on support commensurately.

Women who have taken a break in workforce participation can face difficulties re-engaging; often they return to lower-status positions and with part-time hours due to their increased load of unpaid caring work. The 'child penalty' (Klevin, Landais & Søgaard, 2018) is far greater for single mothers due to lack of regular support for assistance with child-raising.

Approximately 70 per cent of the women who participated in our research felt that they were able to engage regularly in paid employment. Of these, many of them shared similar goals of: a) skilling up to higher qualifications; b) finding work that allowed the flexibility they needed to also care for their children; c) finding working that was secure and well-paid. All of the women in our study found their own work; of the few that had been referred to a position by a *jobactive* provider, only one was offered a position that she could accept. The positions that the *jobactive* providers had links to were for the most part unsuitable, either due to their precious nature, their hours, or their lack of a viable career pathway. Many of the women we talked to had advanced degrees, expertise, and/or were starting up their own business. The ABS reports that more women are opting to start their own business, with an increase of 8.2 per cent over the last decade resulting in females representing 33 per cent of all owner managers in Australia (ABS, 2018c). This may be a response to the inability to find the quality and flexible roles that they need.

"I don't want a stop-gap. I want longevity." - 'Heidi'

In sum, the women in our study reflect the broader demographics of women with children who are attempting to return to the workforce. However, for those in our study who felt they were in a position to work, they were perhaps more motivated to make career choices that would provide financial security for them and their children. Unlike partnered mothers, they have no 'fall-back' position.

3. THE ABILITY OF *JOBACTIVE* TO PROVIDE LONG-TERM SOLUTIONS TO JOBLESSNESS, AND TO ACHIEVE SOCIAL, ECONOMIC AND CULTURAL OUTCOMES THAT MEET THE NEEDS AND ASPIRATIONS OF UNEMPLOYED WORKERS

None of the women in our study indicated that engaging with *jobactive* had provided them any meaningful benefits, excepting one woman who was being supported to study at TAFE and one who received help attaining her driver's licence. On the contrary, all of them indicated that interacting with *jobactive* was detracting from their ability to achieve their career/employment goals, as well as their ability to look after their children and remain connected with their social networks and communities. The majority said they were told by their provider, "We can't help you."

In order to understand their differing needs and how they experienced interactions with *jobactive*, the women in our study can be divided into six groups:

1. Women who felt they were unable to engage in ongoing paid employment
2. Women who were attempting to start a small business
3. Women who were working, but without benefits such as paid sick or carers day or superannuation payments
4. Women who were working well-paid, regular, career-oriented, and/or full-time employment
5. Women who were between jobs and actively looking
6. Women who were seeking to increase their employability through further study

These categories are examined more closely in the section that follows, including examples drawn from the women who shared their stories with us.

1. **Women who felt they were unable to engage in ongoing paid employment.**

The reasons were diverse, and included experiences of disability, clinical diagnoses, intensive caring duties for family members, and addressing past or ongoing abusive behaviours from former partners. This represented six women in our study, or just under a quarter of all respondents. These women felt unsupported by *jobactive*, exemptions were for short time frames only, and they were made to feel guilty about their lack of workforce participation. Katie, for example, is dealing with both her own and her child's complex medical needs, and her age, abilities and training have left her with few options for the limited positions available in her country town. She says her goal is to "find a way to… live even a little above the poverty line," but "you ask for help and they keep saying they don't or can't do that."

Lauren is dealing with ongoing post-separation abuse. She says,

"[My time is] monopolised by post-separation abuse and an abuser who constantly uses the legal system to abuse [me]. Centrelink needs to recognise the significant impact of post-separation abuse on your ability to work and function, but they don't. They view it as my problem to solve." – 'Lauren'

Gloria holds a PhD and has expertise as a medical librarian and volunteers these skills at her local hospital since she is unable to work due to complex caring duties. However, her provider has said her volunteering is not authorised as meeting obligation requirements, and has told her instead to 'volunteer' in one of two work-for-the-dole factory jobs.[3]

It is questionable why these women have been referred to *jobactive*, and reflects a rigid system that neither acknowledges the complexities that keep some women from engaging in paid employment, nor appreciates the ways that they are contributing to their communities as they are able.

2. **Women who were attempting to start a small business.**

Self-employment was preferred by five women in our study as a way to capitalise on various areas of expertise while also providing flexibility to look after their children. However, these women expressed frustration at *jobactive*'s lack of ability to support them. For example, the necessary hours spent setting up a business (including legal registration, creating an online presence, learning accounting software, or marketing the business) are not counted as meeting obligation requirements because they are not paid. Therefore, these women often had to find part-time work to engage in while also attempting to set up their own business. Further, the very flexibility which made this option appealing also worked against meeting requirements, since hours were not consistent or predictable — which was inconvenient for providers who wanted to record set hours. For example, Eliza informed us that her provider asked her to simply estimate her hours over a month because the erratic weekly hours was causing them reporting problems; at the same time they were unable to support her with even basic assistance, like training in how to set up a web site. Ingrid was the only one who was referred to the New Enterprise Incentive Scheme (NEIS), but she found it was financially unsustainable for her. Stephanie averages 15 hours of work per week in her small business, but despite this she is forced to take time out from her paid employment to attend weekly meetings, a 45-minute drive for her. She said, "all they did was shuffle bits of paper around on the desk and then get me to sign them." When she had trouble meeting her 15 hours per week requirement when her children were unwell, despite having medical certificates she was told by her provider that the days off were "too much." She believes her *jobactive* provider purposefully made things difficult for her because of her non-compliance in this area.

3. **Women who were working, but without benefits such as paid sick or carer days or superannuation payments.**

These women were most often doing contract work or held casual placements. Seven women in our study fit this description. They were engaging in low-paid employment

[3] You can read more details of Gloria's story at McLaren, J. (2017). When volunteering isn't valued: Welfare to Work and mutual obligation requirements. Power to Persuade, 16 March. Available at http://www.powertopersuade.org.au/blog/when-volunteering-isnt-valued-welfare-to-work-and-mutual-obligation-requirements/16/3/2017

and without benefits because they were prioritising the flexibility that these positions afforded. However, it left them financially insecure due to low pay and no coverage for sick days, carer's time off, holidays, or other gaps in days worked. What these women most needed from their *jobactive* provider was financial assistance to cover these gaps, and enough funds to cover incidentals such as car repairs and/or petrol, dental work, and, for some, adequate food. Emily complained of the 13-week gap between registering with *jobactive* and the start of receiving benefits; this is contrary to the needs of single mothers who are living week to week and can't afford a 13-week gap in income.

Several women in this category stated that they needed to take time off from paid employment to attend mandatory meetings with their *jobactive* provider, which seems contrary to the intention of the program. Jess said there was no agenda to these meetings, "I am just there to tick a box so that they get paid and I get paid," while Natalie complained of the futility of "Stopping what I am doing to go tell them what I am doing." Freda said her need to leave paid employment to attend *jobactive* meetings was making her more vulnerable at her job.

4. **Women who were working in well-paid, regular, career-oriented, and/or full-time employment.**

This reflects work which had potential to provide financial security and a positive career trajectory. In our study, six women indicated their employment status fit this description, representing nearly 25 per cent. However, these women had varying levels of satisfaction with their situation. For example, Erica was engaged in shift work as a medical consultant, which both paid well and was in high demand. However, the shift work was unpredictable and she often needed child care at very short notice – which was often unavailable. The stress of attempting to fit irregular work hours in with parenting duties was very hard for her; "I am multi-failing to do anything well." Gayle was technically exempt from attending monthly meetings because she was on a contract for 30 hours/week. However, she continued to attend meetings because she found her payments were cut if she did not. Jo had just been offered a full-time teaching role, for which she was very excited. However, there was a 3-month delay prior to the start of the position, and during this time she was instructed by her *jobactive* provider to continue applying for positions to remain compliant. She needed the income support prior to her position starting, but it made her very uncomfortable to apply for jobs she would be unable to accept:

"I haven't liked for the last three months ringing places and asking for work when I have known I had a contract – so has Centrelink [known she has a job]. I just wanted so badly to get out of the system." – 'Jo'

These women ought to have been well supported so that they could attain self-sufficiency as their children grew older, but instead they complained of interactions which hampered rather than supported their employment.

5. **Women who were between jobs and actively looking.**

In our study, only two women were in this category. Kristin was seeking a full-time executive role (which can take time). She was told to "fake" her applications in order to remain compliant while she searched, and was threatened with being putting on Work for the Dole if she took too long. Dawn had recently finished her master's degree, and was looking for employment that both utilised her expertise and also fit within her child's school hours. Neither woman was offered any practical assistance in their job search. Further, they were left to their own devices due to a mismatch between the kinds of positions that the providers had access to and the level of training and expertise that they held.

"I didn't get a masters to get 'just any job' – I want a job that is fulfilling. I accept at some point people need to return to work, but finding meaningful work within school hours is like a 'magical unicorn.'" - 'Dawn'

6. **Increasing their employability through further study.**

In addition to their employment status, several of our study participants were focussed on increasing their employability, most often through further study. This was often, but not always, combined with employment. This was true for six women in our study. A further six either wanted to study but were not supported by *jobactive* to do so, or had to stop their study due to constrained finances on Newstart. Of the 12 women who either were studying or wanted to study but were unable to do so, only two women indicated that their study was supported by their provider. Amanda said that her full-time study was counted towards her mutual obligation requirements, but that this had to be re-negotiated every time she went in for a meeting, which was both exhausting and concerning in case it was denied at some stage. Paula was very excited to start at TAFE as a full-time student to study youth justice; after having a series of unhelpful *jobactive* providers, she at last had one that she said was supporting her to achieve her goals. However, the other women either had to give up on study or needed to add it to their other roles and tasks, including parenting, part-time employment and maintaining compliance. This was frustrating for women who knew that their economic viability must improve, but were not supported to do so.

"It [the Welfare to Work policy] disregards the impact of current activities on long-term career prospects and is entirely focused on hours worked and dollars earned." - 'Margot'

Recommendation 2: The *jobactive* program should be redesigned following an in-depth review of the clients who access the services. The 'one size fits all' approach is working against the best interests of many.

Recommendation 3: The concept of 'unemployed workers' appears to incorporate individuals who feel unable to engage in employment. Income support policies must take a more compassionate and flexible approach to women who, in addition to being single parents, experience complexities such as poor physical or mental health, past or ongoing experiences of intimate partner violence, intensive caring duties, disability, and clinical diagnoses. Women experiencing any of the above issues should not be required to engage with *jobactive* agencies or meet demanding compliance requirements.

Recommendation 4: Provide tailored supports for those who are engaged with *jobactive* and who are in part-time, contract, casual, or self- employment. Rather than treating them as "not working," steps should be taken to ensure their paid employment is supplemented with benefits that may be missing from their employer, including sick days, caring days, and payments to bridge the gap when not actively working. Further, unpaid time spent in supporting a small business should be counted towards compliance hours.

Recommendation 5: Child care availability and cost should be a core consideration for supporting single mothers.

4. THE FAIRNESS OF MUTUAL OBLIGATION REQUIREMENTS, THE *JOBACTIVE* JOB PLAN NEGOTIATION PROCESS AND EXPENDITURE OF THE EMPLOYMENT FUND

Kind but no practical assistance

A few of the women in GSANZ's study described their interactions with staff as positive. For example, Carla said staff were "always friendly and lovely," and Lauren said staff showed genuine concern for her when she burst into tears in the office. However, both said that despite positive interactions their provider could not support them in meaningful ways. Carla was told she was over-qualified and, while wishing her well, staff were unable to assist her in any practical way. Lauren said she cries at nearly every meeting due to the pressure and stress she is under and the trauma of re-explaining her experiences of intimate partner violence at each meeting. While staff show concern, they are unable to alleviate the additional pressure that *jobactive* places on her.

Two other research participants are currently positive about their *jobactive* provider, but contrast that with negative prior experiences elsewhere. Paula says that since changing providers, "I have been encouraged to do what I wish to do." However, her first provider minimised the trauma Paula had been through following homelessness and experiences of domestic violence; she had her payments cut due to missing meetings as a result of intimate partner violence, which left her even more vulnerable. After making several complaints concerning her provider, Margot was finally moved to a new *jobactive* provider who was more professional and respectful, but despite this she fails to identify any helpful aspect of *jobactive* for her situation.

Inconsistent and punitive approaches to compliance

A recurring theme was the inconsistency of how the governing policies were interpreted. Amanda, for example, had her study approved as meeting her obligations, but this had to be re-negotiated every time she went into a meeting:

> *"I am always on the brink of being cut off because they keep changing their minds about whether I am meeting my obligations or not [through study]."* – 'Amanda'

Alice experiences similar problems with her plan being approved by some staff, and not by others. She finds her time is swallowed up with managing the relationship with her *jobactive* provider rather than on tasks and activities that have any tangible benefit. Jess, who needs to take time off from paid employment to attend compliance meetings, once received a text message informing her she had a meeting scheduled for the next day. Busy with work-related obligations, she forgot to reschedule; as a result she not only had her Parenting Payment Single cut, but also her Family Tax Benefit A and B and her rent assistance. This is an excessive response to missing a meeting that was imposed on a client with only 24 hours' notice, particularly when other *jobactive* agencies state a client can miss up to three meetings before payments will be cut. Freda has been told both that she

can miss up to three meetings before payments will be cut, but also that missing a single meeting will result in having her payments cut; as she cannot afford to be without her payment, she attends all meetings even though it means leaving paid employment to do so.

Abusive behaviours

Many of the women in our study described interactions that involved intimidation, threats, bullying, and abuse. Gayle says all of her interactions have been 'disrespectful,' and that in her experience all of the *jobactive* agencies seek to use their power over her and other clients as well. Paula says, "They have too much power," and said her provider kept trying to force her into actions she was in no position to take due to ongoing experiences of intimate partner violence. Ingrid, who has lived in Australia for 20 years and earned a master's degree from the University of Melbourne, reported that she was assigned to a staff member who spoke slowly to her, as if to a child, and asked her if her master's was the equivalent of an Australian Year 9. Further, she experienced sexual harassment from him. Natalie received a call from her *jobactive* worker, who asked her to print off a document; when she explained that she had no access to a printer, he 'yelled' at her. She says she feels sick before every meeting, worrying about what will be required of her next, and sums up the *jobactive* requirements as proof that "the government must hate women." Stephanie, a sole trader, described a situation in which a worker "tore strips off me because she could see that I had never declared my income with my fortnightly reporting," but previously she had been told that as a sole trader she was not supposed to declare fortnightly, as this information is gathered from her tax return. Further, she was threatened several times that she would have to repay money.

"Some of the workers seemed to get a perverse pleasure from making you fearful… It's like seeing a parole officer for a crime I didn't commit." – Stephanie

Payment cuts are common & clients are responsible for getting them reinstated

Many of the women we talked to self-regulate to a high degree because they simply cannot afford to have their payments stopped. For example, Pattie was told she did not need to attend meetings over the Christmas period, but she came in with her children due to the vague and undocumented nature of the comment. Billie tells a similar story of being required to attend meetings over the Christmas period, but when she arrived with her children, her provider asked her why she was there over the holidays. When she explained that he had threatened her with non-compliance if she didn't show up, he responded, "My bad! Sorry!" "It was almost a joke to him!" she said. Amanda said she would like to take up a casual teaching assistant role that would allow her to study and give her time off over school holidays, however it would leave her without a steady source of income if she went off income support; the amount of time she spends ensuring she remains compliant and managing errors that threaten her payments means she cannot take on a casual role.

Some of our research participants had experienced having their payments cut off through no fault of their own; when this happened they all said it was up to them to get payments re-instated. *Jobactive* providers do not seem to understand how reliant impoverished single mothers are on their income support payments, and take a relaxed attitude towards cuts in support. Heidi reported that a mistake in instructions for income reporting from Centrelink left her with a serious payment deficit for weeks, with no explanation as to why they had been reduced. It took her 20 hours of phone calls, online research and waiting in lines to identify the error and have it corrected, but was told the deficits would not be repaid until the next financial year. Alice said her payments were once cut after her provider failed to pass information on to Centrelink; in order to avoid this situation happening again, she now follows up every exchange of information. Alice says, "communication between Centrelink and *jobactive* was useless." Gayle told us that her payments have been cut "several times," due to miscommunication between her provider and Centrelink, and it is always her responsibility to rectify the situation. As a consequence, Gayle attends meetings even though she is technically not required to since she is working above the minimum required number of hours per week.

The Employment fund

Two of our research participants indicated that the Employment Fund had been useful to them: Jess was able to acquire a driver's license and Paula received assistance to cover her enrolment fees at TAFE.

Several participants indicated they had been sent to training or meetings with consultants, but without any helpful result. Freda was required to attend MYOB and Excel courses that she says were "irrelevant;" Erica had to attend training on resume writing and interviewing when she already had an impressive CV and strong interview skills. Paula was required to attend short courses when she was still dealing with intimate partner violence and re-stabilising her life after a stint of homelessness. Others asked about support for retraining but their requests were denied for various reasons. Patti requested assistance with furthering her study, but she was given a restricted list of approved courses – all of which are labour intensive, despite the agency having her medical certificates on file regarding her disability which limits her movement. Gloria asked about re-training opportunities but was told that providers are not allowed to offer her anything below her current level of certification; she has a PhD so this means nothing is available to her. Alice paid to attend a course in website development to support her small business after her *jobactive* provider refused to cover the cost.

Recommendation 6: *Jobactive* policies should accommodated individuals who need financial support while looking for executive or other specialist roles, which can take time. Obligations such as applying for 20 jobs per month, for example, may not be appropriate in such instances.

Recommendation 7: The Employment Fund ought to be a highly useful input into assisting single mothers into secure, well-paid work. Its expenditure should be client-focussed and client-directed rather than creating additional 'work' for women who are already stretched to the limit. For example, it should be available for clients who are looking for skills and information regarding operating a small business, or to assist with enrolment fees and related expenses associated with attending TAFE or working towards a university degree.

5. THE ADEQUACY AND APPROPRIATENESS OF ACTIVITIES UNDERTAKEN WITHIN THE ANNUAL ACTIVITY REQUIREMENT PHASE, INCLUDING WORK FOR THE DOLE, TRAINING, STUDYING AND VOLUNTEERING PROGRAMS AND THEIR EFFECT ON EMPLOYMENT OUTCOMES

This topic has been covered in our response to Question 3. In short, the women in our study indicated that activities mandated by their *jobactive* providers were barriers to improving their financial security and/or attaining secure and viable employment. For those who were able to navigate a pathway towards secure, well-paid employment, this was done almost exclusively under their own initiative and had to be achieved in spite of the "tick and flick" compliance requirements. With very few exceptions, the women in our study did not find the training provided by *jobactive* and/or the Education Fund assisted them in any way. None were engaged in Work for the Dole, but several had been threatened with it. Concerning volunteer activities, Gloria had been nominated for Citizen of the Year for her municipality but she was told her extensive and highly skilled volunteer activities were not 'approved'; her provider attempted to move her to a Work for the Dole position in a factory instead. Nearly half of the women in our study either were studying or would have liked to study, but only two women had their study supported by their providers.

Recommendation 8: *Jobactive* should consistently support the determination of many single mothers to enhance their career prospects through improving their education - for example, by counting study hours towards compliance.

Recommendation 9: Work for the Dole appears to have little positive impact upon employment prospects and should be ceased.

Recommendation 10: Viable volunteering should be counted towards compliance requirements, regardless of whether the recipient of the volunteer hours is registered with *jobactive*. When there is doubt, *jobactive* providers should be tasked with making an assessment.

6. THE IMPACTS AND EFFECTIVENESS OF THE JOB SEEKER COMPLIANCE FRAMEWORK

Our respondents were unanimous in their disdain for the compliance framework to assist them in any way. They described it as a 'tick and flick' exercise that was monitored for the benefit of the *jobactive* provider to ensure their compliance with government policies. Its rigid nature meant that, even when providers were courteous or showed concern, they were required to adhere to the framework to the detriment of client outcomes. Requirements were often irrelevant and unnecessary and seemed designed to keep already over-stretched women 'busy' rather than achieve any tangible outcome.

An extreme example of the damage that the framework can impose on an individual is Lauren's story. She has been on the Welfare to Work program for six months and whilst she would like to do more paid work, she simply can't at this stage, as her time is consumed with dealing with post-separation abuse. Lauren has been required to visit her doctor every month to apply for a Centrelink exemption. According to Lauren, Centrelink does not recognize 'family violence' as a reason for a long-term exemption and she would need to be 'diagnosed with a mental health disorder' to be granted a 12-week exemption from her mutual obligation requirements. However, she fears such a diagnosis could be used by her abuser in the family court system and she could lose custody of her children. She does not receive notification of when exemptions are due to expire which means she often spends hours rectifying the situation through *jobactive* and Centrelink in order to get payments reinstated. Lauren has had false accusations of fraud made against her by her former partner to Centrelink and the treatment she received as a result led to her putting in complaints to Centrelink, the Ombudsman, and relevant Ministers. Whilst this incident was resolved, it hasn't prevented more from occurring since then. Unfortunately, Lauren's experience of post-separation abuse is not uncommon, and the very limited options for providing a long-term exemption demonstrate how the current system creates more stress and insecurity for women who are still dealing with intimate partner violence.

While Lauren's situation is extreme, our research reveals many examples of negative repercussions from the compliance framework. Billie, for example, would call to reschedule meetings when she received a commission for paid work that clashed with the time; perversely, instead of congratulating her on the job, she was lectured about non-compliance and threatened with having her payments cut. As shared elsewhere, Jo had to continue to apply for positions even after being offered a full-time role with a delayed start; while Jess had all of her payments cut after she missed a meeting that was scheduled last-minute by her provider because she was working. Several women reported leaving paid employment to attend meetings in order to stay compliant. Several women talked of the highly stressful nature of these meetings, in which they are pressured and at times ill-treated (see details in response to Question 4). This concurs with the interviews of over 300 users of *jobactive* that ACOSS (2018) recently released, in which their respondents spoke of the high anxiety that meetings induced.

Recommendation 11: The current compliance framework should be jettisoned. Is should be replaced with a client-centred framework that is realistic and flexible, allowing for changes in individual circumstance.

Such a framework should eliminate the requirement for individuals with complex needs to attend regular meetings – including those already in paid employment or dealing with complex situations such as intimate partner violence, intensive caring roles, poor physical or mental health, and/or disability. Missing meetings should not lead to sanctions unless it is a chronic issue.

Recommendation 12: As contractors, *jobactive* providers should not have the authority to cut payments or other benefits to clients. When payments are cut, it should be rectified by either the *jobactive* provider or Centrelink. Further, communication between *jobactive* providers and Centrelink would benefit from an efficiency review.

7. THE APPEALS PROCESS, INCLUDING THE LACK OF AN EMPLOYMENT SERVICES OMBUDSMAN

The majority of the women we spoke to focus on remaining compliant, but a few women did file complaints. Margot's payments were ceased when she would not sign a Job Plan that her provider had created without her input, and then refused to give her a copy or even see it. After filing a complaint with Centrelink and the Department of Employment, she was told the complaint would not be processed unless she re-engaged with the same provider. Following this complaint and the cancelation of her Parenting Payment Single, Margot's status of "separated living under one roof" that had been in place for three years was reassessed as "partnered." She believes this was in retaliation for her complaint. She felt the need to cancel her Family Tax Benefit payments because if her ex-husband didn't lodge his tax payments on time, she would have been required to pay the entire amount, creating a Centrelink debt. Margot is now back on Welfare to Work after re-applying for Parenting Payment Single. She was initially given a Domestic Violence Exemption for several weeks, so she wasn't required to immediately create a Job Plan or attend meetings. Margot has found that her new provider has been more professional and fully explained her rights, including how to appeal a decision. Her situation was discussed before the Job Plan was produced and all of her circumstances were taken into account. "The second [provider] was every bit as good as the first one was bad." Despite this, Margot finds the negotiated Job Plan an unhelpful process aimed at fulfilling compliance requirements.

Gayle says she often waits for an hour in the waiting room just to have a five-minute meeting. Following a complaint to the manager of the *jobactive* Centre, she was reassigned to a new person who treated her the same way. Gayle complained again and was put back with the original *jobactive* worker; when this happened the provider would not respond to her with more than dismissive, monosyllabic replies. Gayle believes there should be better access to information on effectively making a formal complaint.

There is little to no accountability to provide quality services to the client; rather the accountability resides between the *jobactive* provider and the government. Despite many complaints of a range of negative and even abusive behaviours (see response to Question 4 for more details), few women in our study took the initiative to file a formal complaint.

Ingrid, for example, describes interactions with her provider that belittled her intelligence, minimise the value of her master's degree, and subjects her to sexual harassment. She contemplated filing a complaint but did not feel up to the additional stress this would add to her life.

The Scottish Parliament has recently introduced a set of principles to guide their social security system which places human rights at the core, and provides for feedback from users through a 'lived experience' panel.[4] Such a framework would assist the Australian system to place client needs and experiences at the heart of the income support system.

[4] Information is available at http://www.parliament.scot/parliamentarybusiness/CurrentCommittees/105188.aspx

Recommendation 13: *Jobactive* providers should be accountable to their clients. The disconnect in accountability in the current system creates an environment in which providers and are not rewarded for providing quality, valuable supports. A client-focused accountability framework could include:

a. Opportunity for clients to provide feedback on the quality of the service they receive.
b. Clients being made aware of their rights and informed of the complaint process.
c. Voluntary engagement with *jobactive, which* would require providers to be clear about the benefits they provide and encourage respectful and quality service delivery.
d. Creating a 'lived experience' panel of *jobactive* users to provide insight and accountability for how the policy implementation is experienced.
e. Creating a fully accountable complaints mechanism in the form of an Employment Services Ombudsman.

8. THE FUNDING OF *JOBACTIVE*, INCLUDING THE ADEQUACY OF THE 'OUTCOME DRIVEN' FUNDING MODEL, AND THE ADEQUACY OF THIS FUNDING MODEL TO ADDRESS BARRIERS TO EMPLOYMENT

We have discussed some of the inadequacies of the funding model elsewhere, and here provide a brief recap. As covered in Question 7 regarding the appeals process, it appears that there is a misalignment of accountability between the *jobactive* providers and the government. In the cases of the women we talked to, this resulted in disrespectful and at times abusive behaviours.

Despite working with vulnerable individuals, there does not appear to be requirements in place ensuring staff are qualified to provide holistic services to individuals who experience complex disadvantage.

Additionally, the program appears to be founded on some profound misconceptions. For example:

- **The government has stated that one of the goals of the Welfare to Work program is to break** intergenerational poverty. However, nearly all of the women interviewed were new to relying on income support since becoming single parents, and there was therefore no evidence of intergenerational income support or welfare reliance.
- Many of the women we talked to held higher degrees, had experience in viable careers, and/or had clear plans for attaining financial independence. However, the *jobactive* Providers were unable to link qualified individuals with relevant positions. It therefore appears that the policy was designed with unskilled individuals in mind, and moreover there is an assumption that 'unskilled' individuals do not have aspirations beyond the precarious positions that are on offer.
- The policy is designed to support job seekers to find a position, reflecting an assumption that all clients are without paid employment. However, many of the women we talked to were working, but due to the nature of intermittent employment (for example, due to contract work), or self-employment, or the extra time it takes to find a specialised or executive position, needed financial assistance to cover items such as sick days or child care, times between contracts, or financial help while establishing their own business or client base.
- There is an assumption that everyone is ready and able to take on paid employment. However, the research participants represented varying levels of complexity which for some made taking on employment difficult. These included difficulties such as a lack of child care or inability to book it as needed, lack of funds to maintain a vehicle, or simply a lack of available jobs (for example, in rural areas); to highly complex issues, such as chronic health conditions, poor mental health, experiences of post-separation abuse, or providing care for high-needs children or adults.
- The punitive and at times abusive approach of providers reported by mothers in our study indicates that they may be operating with an assumption that clients are attempting to take advantage of the system. However, all of the interviewees were struggling to make ends meet, and despite this were self-policing to ensure compliance – and at times over-compliance. There was no indication that individuals enrolled in the program were not in need.

Recommendation 14: *Jobactive* agencies should be accredited and qualified service providers. Since they are interfacing with highly vulnerable populations, staff should be qualified individuals who can understand and support the complex nature of disadvantage that clients face.

Recommendation 15: Punitive approaches are known to have minimal effect on behaviour. Bonuses should be paid directly to clients when they achieve key milestones, rather than to providers. This aligns the incentive to the individual tasked with making the change, while also reducing the need for punitive approaches.

9. ALTERNATIVE APPROACHES TO ADDRESSING JOBLESSNESS

For single mothers, we have some very specific recommendations for how their joblessness could be better addressed.

First, it's important to understand that forcing individuals and families into poverty makes it more difficult for them to re-engage with paid employment, and also suppresses the overall economy (Deloitte, 2018). The extremely low rate of Newstart meant that the women we talked to were experiencing severe financial hardship. This resulted in foregoing necessities, an inability to save or cover even basic unbudgeted expenses, and a reduction in social interactions for both themselves and, often, their children, due to both practical reasons (e.g., no access to transportation or funds to engage in social outings) and a sense of shame about their poverty. Margot, for example, found relying on the food bank 'humiliating,' particularly as friends of her former partner worked there and she was concerned that if he knew her level of impoverishment it may result in a custody challenge. Further, she has had to decline birthday party invitations for her son since she could afford neither a present nor the petrol to take him; at times she even needs to keep him home from school since she can't afford to buy food for his lunchbox that is compliant with the school's policies. Freda also relied on the food bank, which filled her with a sense of having hit 'rock-bottom.' Jess had to withdraw money from her superannuation to cover childcare and pay for car repairs. Georgia foregoes buying food or paying bills so she can afford to attend her compliance meetings. Despite careful budgeting, Katie struggles to cover the basic expenses of groceries, rent and bills, saying, "I am almost financially crippled now." Emily sums up the experiences of many of the single mothers in our study when she says,

> *"With the price of living these days, all your assistance money goes towards rent and food. There is nothing left for anything else… You don't live on single parents benefits – you just survive."* –'Emily'

Regardless of why an individual is a sole parent, outcomes for children can be positive provided the household is not crippled by lack of essentials (European Society of Human Reproduction and Embryology, 2017). Recent Australian research conducted by Hayley Fischer (2017) indicates that impoverishing single mothers makes it even *more* difficult for them to get back into paid employment.

Lack of access to transportation is a significant barrier to single mothers re-engaging with paid employment, and it can also make it difficult for their children to get to school (Rosier & McDonald, 2011).

As discussed in more detail in the introduction, the inability of single mothers to access child support is a significant financial issue, and the onus is on the recipient parent to ensure child support is paid. This leaves single mothers in a difficult situation, as they often lack the resources to pursue payments through the court system, for example. Further, if they have left an abusive relationship, it can be dangerous for women to seek child support payments. Reviewing the current child support payment system and ensuring

that single mothers can safely and regularly receive payments would vastly improve their financial security, which in turn would assist them to re-enter paid employment.

GSANZ also has recommendations aimed at improving the labour market norms for all workers; these changes will assist workers to transition to a job market which is increasingly dominated by part-time and precarious employment.

Recommendation 16: Single mothers should be adequately supported to live above the poverty line. This is a more effective way to stop intergenerational poverty and support women to transition into paid employment. Income support should be indexed to minimum wages in line with recommendations from ACOSS (2018).

Recommendation 17: Provide single mothers and their children with access to free public transportation. Access to affordable transportation is a critical issue for single-parent families.

Recommendation 18: Conduct a full review of the child support system to ensure single mother households are enabled to receive child support. Of particular import is the need to create a buffer between single mothers and their former partners.

Recommendation 19: Part-time, casual, 'gig economy' positions, and other forms of precarious employment need greater legal protections to ensure fair work conditions, including basic benefits, sick leave, superannuation pay, and protection from unfair termination.

Recommendation 20: Flexible work options, including job sharing, should be encouraged for both men and women. This will assist women to achieve greater parity and provide them with better access to well-paid, skilled positions with a viable career pathway.

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