

Mothers and Mothering throughout the Life Course

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Australian Sole Mothers and the Life Course: Risks, Needs, and Policy Opportunities

Divorce is now a stage in the life course of many parents in Western countries. However, women continue to shoulder the burden of risk arising from parenthood and relationship breakdown, resulting in financial insecurity in the lives of sole mothers. While paid work has been heralded as a way by which social ills like poverty might be addressed, the truth is more complex for women parenting alone. This article draws on data from a study on perceptions of sole mother poverty and welfare, exploring online responses to Australian news stories published on the Gillard government's sole parent welfare amendments. Drawing on Carol Bacchi's method for policy analysis, it analyzes the policy implications of sole mothers' accounts of hardship, welfare, paid work, and caregiving during a period of intense welfare debate. These accounts highlight situations of insecure work and housing, difficulties accessing formal and informal childcare, the incompatibility of casual work and long employment hours with primary caregiving, the importance of government income support as a safety net, and the underpayment and nonpayment of child support. Accordingly, this article argues for more responsive and expansive policy measures that consider the employment, housing, welfare, and caregiving needs and circumstances of sole mothers, as well as greater policy recognition of caregiving.

Divorce and separation have become part of the life course of many individuals in Western societies, reflecting processes of individualization¹ (Parke). Contributing to this transformation were the divorce law reforms of the twentieth century, which made it easier for people to exit their marriages (Fahey). In Australia, it has been fifty years since the introduction of no-fault divorce (Australian Institute of Family Studies), yet women continue to shoulder the burden of risk arising from parenthood and relationship breakdown. The cumulative impacts of parenthood and relationship breakdown (or partner absence or death) include deteriorated financial, health, and mortality

outcomes not only in the years immediately following relationship separation but also across the life course of sole mothers (Benzeval; Burström et al.; Sabbath et al.; Zagel and Hubgen).

While paid work has been heralded as a way by which social ills like poverty might be addressed, the truth is more complex for sole mothers, especially those with low educational attainment, young mothers, and those who are single when they give birth (Lorentzen and Syltevik). In Australia, the poverty rate among sole parent households, which women mostly head, remains high despite an increase in the workforce participation rate of sole mothers (Australian Bureau of Statistics, “FM1”; Australian Bureau of Statistics, “Labour Force Status”; Australian Council of Social Services, “Poverty in Australia”; Australian Council of Social Services, “Trends in Poverty”). These statistics point to policy failures and shortcomings, including a lack of recognition by Welfare to Work (WTW) of sole mothers’ work-care realities and preferences (Campbell et al.; Cook and Noblet).

WTW forms part of an era in welfare policy that emerged across the Western world from the 1980s and 1990s (Wolfinger, “From Harlots” 56). As part of these reforms, eligibility rules were tightened, and mandatory participation requirements were introduced (Winter). This policy has its basis in neoliberalism—a political-economic doctrine that facilitates free market reforms, such as active welfare, privatization, and deregulation. Neoliberalism also reorganizes the social domain, extending the rationality of the market to areas that are not exclusively or primarily economic (Lemke 197), with implications for those parenting alone. Despite the Australian Labour government’s reinstatement of income support payment, Parenting Payment Single (PPS), for parents of children aged eight to fourteen years old, problematic features of WTW policy remain in place for sole parents in receipt of government income support (Klapdor and Thomas), potentially undermining their wellbeing and financial security at a time of high living and housing costs.

Literature has explored risk and welfare in the lives of sole mothers, highlighting the importance of responsive social policy that considers the differing circumstances and life stages of sole mothers (for example, see Zagel and Hubgen). The work-care preferences and challenges of sole mothers have also been well-documented. This literature shows that, overall, sole mothers want to engage in paid work but also report prioritizing their care responsibilities towards their children (for example, see Grahame and Marston). However, it appears that research has yet to systematically explore policy opportunities from the perspectives of sole mothers themselves.

This article provides an overview of this literature before introducing the present study’s methodology and how it addresses this gap. Next, it analyzes the policy implications of sole mothers’ accounts of risk, welfare, paid work,

and caregiving that were published in response to Australian news stories on the Gillard government's sole parent welfare amendments. To conclude, this article reflects on the study's findings, arguing for policy measures and bolder advocacy efforts that centre the lived experiences of sole mothers, alongside greater political and social recognition of caregiving.

Sole Mothers' Life Course Trajectories: Risks, Diversity, and Policy Implications

Relationship separation, divorce, and parenthood are life course risks that are predominantly absorbed by women. Longitudinal research shows that when needs are controlled for, the transition to parenthood is as strongly linked to reduced family income (and associated risks) among sole parents as partner absence is, illustrating how motherhood earnings penalties in combination with the cost of partner absence affect sole mothers' economic wellbeing (Harkness, "The Accumulation" 1377). In Australia, sole parent families, four in five of which are headed by women, constitute the poorest household type, with one-third living at or below the poverty line (Australian Bureau of Statistics, "Labour Force Status"; Australian Council of Social Services, "Poverty in Australia"). The financial risks associated with sole motherhood in the absence of adequate employment, social protection and support not only affect mothers while they are raising families but can also consolidate and accumulate over time (Zagel and Hubgen 172). Older single women, many of whom are mothers, are at increased risk of housing precarity, including first-time homelessness, in resource-rich countries like Australia, Canada, and the United States, highlighting the impact of neoliberal policy and gendered (and devalued) caregiving in the life course (Hastings and Craig 356).

Relationship breakdown also carries physical and mental health and mortality risks for sole mothers, as well as material and social risks for their children (Benzeval; Burström et al.; Sabbath et al.; Zagel). These risks are in turn linked to unemployment and financial and work-family strain for sole mothers (Glennerster et al.; Nieuwenhuis et al.; Sabbath et al., "Use of Life Course"). Concerning mortality risks, nonworking sole mothers are at the highest risk of early mortality, followed by working sole mothers, nonworking married mothers, and married mothers who reenter the workforce following a period of leave after the birth of children (Sabbath et al., "Use of Life Course" 96). A similar pattern can be observed with morbidity and mental health risks (Glennerster et al.; Nieuwenhuis et al.; Wilkins et al.). Informal support and religious beliefs can mediate the mental health impacts of financial and work-family strain for some sole mothers (Mendenhall et al. 74); however, sole mothers may be at increased risk of social marginalization due to decreased time resources arising from their dual roles as mothers and workers. Such risks

are further increased for sole mothers who are single when they give birth, young mothers, and mothers with low educational attainment, even in countries with relatively generous and comprehensive welfare systems (Lorentzen and Syltevik).

The life course literature on sole mothers illuminates not only risks but also change, diversity, and policy opportunities. Hannah Zagel and Sabine Hubgen note that the increase in sole motherhood, though taking place at different rates across the world, is “one of the major demographic developments in societies today and poses new challenges for welfare states,” which are best addressed through a life course approach (171). Such an approach, they argue, should consider not only the growth of sole parent families but also the diversification of this family form, which reflects “varying degrees of socioemotional stress, care responsibilities and economic security” (171). In other words, sole mothers require support that is relevant to their specific life-course context and socioeconomic circumstances.

Lending support to this statement is a study of sole mothers in the United Kingdom (UK), which found that employment is not associated with a health benefit for sole mothers unless they have access to additional supportive policies (Harkness, “The Effect”). Supportive policies may include child support payments, policies that help sole mothers reconcile work and care, and adequate protection across the different life stages in which sole motherhood is experienced. Importantly, these policies should consider the work-care preferences of sole mothers and recognize the value of caregiving—topics discussed in the sections ahead.

The Impacts of WTW: Exacerbating Difficulties in the Life Course of Sole Mothers

Over the last several decades, a raft of government policies has been introduced across the Western world to enable women’s workforce participation (Alonso-Albarran et al.). While these policies have often been framed in terms of gender equality, the reality is that they align with neoliberalism—a broader policy agenda that emphasizes paid work participation (Wolfinger, *Welfare Debate* i). Although common-sensical on the surface, this policy agenda, typified by WTW, ignores labour market conditions and sole mothers’ differing circumstances and renders invisible their work in the home, with implications across the life course.

In Australia, WTW reforms were introduced in 2006 and 2012 under the Howard and Gillard governments, respectively. The 2006 reforms moved new recipients of PPS onto the lower-paying unemployment payment formerly known as Newstart Allowance (NSA) once their youngest child turned eight years of age (previously it was sixteen years) (Grahame and Marston). This

change was accompanied by mandatory participation requirements of fifteen hours of paid employment per week or work-focussed activities (Winter) and a significant lowering of the tapering rate, or “income free area,” which is the amount of money recipients can earn through work before their government payment is affected (Crawford). In 2013, under the Gillard government, grandfathered recipients of PPS were transitioned onto NSA (Wolfinger, *Welfare Debate*).

These reforms were not unique to Australia. WTW formed part of a new era in welfare policy that emerged across the Western industrialized world from the 1980s and 1990s (Wolfinger, “From Harlots” 56). During this period, the postwar view of welfare as an unconditional, though limited, social right was replaced by a view of welfare as creating various social ills (Dwyer; Shaver). As such, new rules were introduced, restricting income support through conditions of entitlement, mandatory participation requirements, surveillance, and punitive measures for noncompliant recipients (Winter; Yeatman).

Sole mothers were among the groups most impacted by these reforms. Previously, caregiving was seen as—albeit problematically—the appropriate role of women, and sole mothers were more or less supported by the state in exercising this role; however, by the early twenty-first century, that view had drastically changed (Blaxland, “Mothers and Mutual Obligation”; Crawford; Grahame and Marston). Under WTW, sole mothers were deemed workers first and caregivers second (Blaxland, “Mothers and Mutual Obligation”).

Following years of advocacy by sole mother groups, on September 20, 2023, the Australian coalition government passed legislation that allowed sole parent welfare recipients to remain on PPS until their youngest child turns fourteen years old, partly reversing the Howard and Gillard governments’ WTW reforms affecting sole parents (Albanese). The reinstatement of PPS for sole parents of children aged eight to fourteen years also followed the release of a report by Anne Summers (*The Choice*), which shows a clear link between sole motherhood, domestic abuse, and poverty. Critically, the report demonstrates that sole mother poverty was exacerbated by WTW reforms, which put women and their children at heightened risk of violence. These findings are echoed in the broader WTW literature. Overall, this literature demonstrates that the impacts of WTW have been generally negative for sole mother participants, resulting in poverty, precarious employment, housing insecurity, and poor mental and physical health outcomes among this group (Beer et al.; Bodsworth; Campbell et al.; Cook; Kiely and Butterworth; McArthur and Winkworth). However, some research shows that for employed sole mothers, WTW has—in European contexts at least—resulted in improved mental health, with high employment among sole mothers being correlated with generous activation policies and, importantly, childcare

services (Nieuwenhuis and Maldonado).

Despite the reinstatement of PPS for sole parents of children aged eight to fourteen years, certain problematic features of WTW policy remain, including rigid participation requirements and mandatory training for low-income jobs, while the NSA rate is “scandalously low” (Bodsworth; Summers 98). According to the WTW literature, mandatory participation requirements—which continue to apply to PPS recipients with a youngest child aged six or older (Klapdor and Thomas)—ignore persistent gendered patterns of work and care and structural impediments to paid work participation and sustainable employment, exacerbating financial and health difficulties among sole mothers (Bodsworth; Cook; McArthur and Winkworth). In this literature, mothers report a lack of recognition by staff of their identities as mothers and workers; a lack of understanding and compassion regarding the challenges of being a sole parent; and a one-size-fits-all approach to WTW where rigid rules are applied, limiting how they can combine paid work and parenting (Bodsworth; Grahame and Marston). In some instances, women were forced to leave behind children with significant health problems or leave children alone unsupervised so that they could meet compulsory work activities (Brady, “Gluing”; Casey). Alternatively, sole mothers were financially penalized when they could not meet these requirements or exited the income support system due to difficulties meeting activity requirements during school holidays (Casey; Blaxland, “Street-Level Interpellation”). Those who benefited from WTW tended to have higher control facilitated through enhanced skills or qualifications, increased confidence in their employability, ability to access employment that is compatible with caring responsibilities, and earnings sufficient to improve their standard of living (Campbell et al. 8).

Mothers’ Preferences for Care and Paid Work in the Life Course

The prioritization of paid work by WTW not only undermines mothers’ ability to care for themselves and their children in already challenging circumstances. It has consequences for the valuing of carework more broadly and directly contravenes the values that underpin this labour, resulting in internal conflict as much as literal conflict, as women attempt to navigate often incongruent priorities and expectations. In the WTW literature, mothers are keenly aware of this undervaluation but still believe that mothering is a worthwhile job and report prioritizing carework due to their children’s dependence on them (Brady, “Understanding”; Casey; Grahame and Marston; McArthur and Winkworth; McCormack).

This prioritization is central to the work decisions many sole mothers make, even though paid work also forms an important part of their identities (Grahame and Marston; Brady, “Understanding”). For example, young sole

mother participants in a study by Morag McArthur and Gail Winkworth wanted to engage in study and paid work to model a work ethic to their children, although these accounts also reflect a neoliberal understanding of productivity and so-called good mothering. However, some employed women in research by Michelle Brady and colleagues said that they would rather be full-time mothers, adding that they only work because they must provide for their children or because paid work is now more valued by society (Brady, “Understanding”). In other research, sole mothers preferred part-time work, especially when children are young and paid work within school hours (Bodsworth; Charlesworth et al.; Grahame and Marston; van Egmond et al.)—preferences that appear to be reflected in the high rates of part-time work among couples mothers (Productivity Commission) but are nevertheless disregarded by WTW’s “work-first and gender-neutral” approach to participation (Brady and Cook 1; Cook 514).

Unsurprisingly, women with multiple children and no informal childcare support were most concerned about mandatory participation requirements (Brady, “Understanding”). Again, these concerns were for their children. All the sole mother participants in Brady’s study supported the notion that parents on income support should be encouraged to take up employment; however, they were worried that these requirements would limit their ability to supervise and support their children during difficult periods (Brady, “Understanding”).

Overall, the literature suggests that sole mothers experience financial, health, and mortality risks across the life course. They also experience differing levels of risk based on socioeconomic and demographic variables. These factors continue to be overlooked by Australian welfare policy, despite the reinstatement of PPS for sole parents of children aged eight to fourteen. While there is also ample literature that reports on the work and care preferences of sole mothers on welfare, there appear to be no studies that systematically examine the policy implications of sole mothers’ experiences of risk, welfare, paid work, and caregiving. The present study seeks to address these gaps, drawing on online news comments posted by self-identifying sole mothers during a period of intense welfare debate. The next section outlines this study’s methodology.

Methodology

This article draws on data from a broader study on online perceptions of sole mother poverty and welfare, namely online responses to Australian news stories published on the Gillard government’s sole parent welfare amendments.² It focusses on the accounts of self-identifying sole mothers who posted anonymously³ on popular news websites between May 2012 and March 2014. Sole mother commenters sometimes divulged their sole mother status in

these accounts or their sole parent status and gender identity via the inclusion of a female first name.

News websites provide access to (often) anonymous and unfiltered public discourse on a wide range of topics, presenting new opportunities for social research, as well as some challenges. For example, some of the online news comments featured in this study provide limited insights into the views and experiences of commenters because they are comprised of a few words. Moreover, the broader study on online perceptions analyzes more than one thousand comments, yet fewer than one hundred of them were posted by commenters who identified as sole mothers. This finding could in part reflect the online activity of sole mothers. According to Jerry Watkins, those from lower socioeconomic backgrounds are less likely than those from higher socioeconomic backgrounds to interact with online (and offline) political content. Nevertheless, the comments of self-identifying sole mothers who shared stories of financial struggle are the focus of this article.

To analyze online news comments, this study used thematic analysis. In line with this method for qualitative data analysis, the comments of self-identifying sole mothers were analyzed and coded for themes and patterns in the data. A total of twenty-eight comments, retrieved from the comment sections of online news articles, were coded and analyzed, given that the sole mother authors of these comments shared personal accounts of, or reflections on, hardship, mothering, employment, and welfare.

Feminist and Foucauldian perspectives informed this research design. Together, these perspectives provide the analytical tools for sole mother voices to be heard through emphasis on women's perspectives, alternative discourses, social construction, and the agency of oppressed groups. To capture the policy implications of the mothers' accounts, two of Carol Bacchi's six "what's the problem represented to be?" (WPR) questions were used to interrogate the comments of sole mothers who posted on media websites. Specifically, questions one and six of this approach for policy analysis were applied. These questions ask about problem representations and how/where they have been produced, disseminated, and defended. Relevant scholarly research was used to inform the analysis using question six. The findings are discussed ahead.

Findings

Among the comments posted by sole mothers are personal accounts of hardship, domestic violence, mothering, employment, and social exclusion. These comments reveal six key policy implications related to employment, formal childcare, government income support, housing, child support, and caregiving. Each theme is discussed in turn below.

Access to Sustainable Employment and Formal Childcare

Sole mother commenters often posted about issues of job shortages and low-paid and insecure work concerning the welfare amendments. These issues often involved difficulties with accessing formal childcare or with managing caregiving responsibilities, resulting in strain and insecurity in the lives of commenters. These comments point to socioeconomic and structural factors that result in disadvantage for sole mothers in the context of inadequate income support, highlighting the need for initiatives that support sole mothers' training and education for sustainable employment, and greater investment in formal childcare.

In the following comment, a sole mother who is a homeowner communicates her fears about how the welfare amendments, combined with precarious employment and caregiving responsibilities, will affect her housing situation:

Employers won't employ me full time because of the shifts. I cannot work weekends or nights. I saved for years, determined to buy a house, as I am so sick of moving and struggling to find cheaper accommodation.... U [sic] can't just go and share with anyone so [you] often have to pay a major expense in accommodation. I am now paying the same if not slightly less for a house [that] is my own. I lost the rent assistance and now will lose another \$60 a week. I did not budget for that. I will have \$70 a week to live on when I put money aside for rates, insurance. I am trying my best for my daughter so she can have a home. I cried at work today because i [sic] got six hrs [of] work this week.

The situation of this commenter is precarious. She lives hand to mouth some weeks when her hours of work are low but cannot work weekends due to her caregiving responsibilities. This comment highlights how low-paid welfare, insecure work, and caregiving responsibilities intersect to create financial and housing insecurity despite sole mothers' best efforts to create security for themselves and their children.

In the comment below, a single mother shares her distress over the financial toll of the welfare amendments amid ongoing difficulties accessing paid childcare: "We have 700 kids in our school and I was entitled to no after school care as it [was] booked out.... I tried again the following [term] and cried so now I get two times per week (of paid childcare), reduced rate [of NSA] or not.... I work casual so don't work the same days each week so can't take the shifts." In applying Bacchi's first question about problem representations, it is evident that this comment also highlights the impact of low-paid welfare in situations of underemployment and casual work, as well as the limitations of formal childcare for those who have rotating rosters—a situation noted in the literature. According to Brady, the Australian system of

formal care is inflexible and not compatible with nonstandard work schedules (“Gluings” 826). Childcare centres generally operate from 7:30 a.m. to 6:00 p.m. (or 7:00 to 9:00 a.m. and 3:00 to 6:00 p.m. in the case of before and after school care) and do not allow families to alter their bookings from week to week, which can present problems for sole parents who require nonstandard hours of childcare and who may have rotating rosters (“Gluings” 826). As such, women like the above commenter are at risk of reduced hours and pay as well as job loss where they do not have informal supports readily available. This situation is further exacerbated by the requirement that participants engage in at least fifteen hours of paid work or approved activities per week.

Since the publication of the above comment, the Australian government has introduced the revised In Home Care (IHC) program, which is an approved childcare service type designed for families who cannot access other types of approved childcare (Australian Institute of Family Studies and Social Policy Research Centre). However, families must demonstrate that they are unable to access mainstream forms of approved childcare; moreover, the program only offers 3,200 places countrywide, and parents may have to recruit an educator themselves, given a lack of qualified educators who are available to provide IHC (Australian Institute of Family Studies and Social Policy Research Centre). Moreover, families must be aware that the program exists to access its benefits.

In another comment, a sole mother writes about the impact of deteriorating workplace conditions on her financial situation and ability to juggle paid work with caregiving, a situation which she explains is compounded by WTW’s compliance measures:

I have never been in this position and have worked for 29 years. THE WORKFORCE IS NOW CASUALISED.... I buy everything 2nd [sic] hand accept underwear. My work is casual, on a phone call or text basis – sometimes on an hour’s notice ... no rosters at all. It may be 13, 15 or 25 [hours of work per week]. The pressure from Centrelink is relentless as they do not pro rata the weeks that you do more than 15 hours per week. I work weekends to keep the hours up, but then need childcare for the weekend and also don’t see my child. After school care is fully booked, I am entitled to 2 nights per week... I am happy to work 30 hours per week, 9-5.30 (school drop off is 8.45). The jobs are not there—everything is casual or at night.

The sole mother author of this comment has little control over when she works due to the casual nature of her job, while she, too, reports that childcare availability is limited. She experiences great difficulty in meeting mandatory participation requirements of fifteen hours a week on account of her situation and must sometimes work weekends to make up the hours, limiting the time she can spend with her child. Her experiences reflect reports in the literature

regarding the impacts of rigid participation requirements in the lives of sole mothers (Bodsworth; Grahame and Marston).

Other mothers engaged in low-paid work wrote about the impact of WTW on their finances, with one sole mother commenting that she now has less disposable income than when she received the full NSA: “While my son was young and I started working again, I actually made less once you factored in childcare, petrol, etc because they penalize you at such a low level of earnings.”

The sole mother author of this comment highlights the socioeconomic and gendered barriers to financial security in the context of WTW, whereby sole mothers experience a significant lowering of the tapering rate, or “income free area” of their employment earnings, when they are transferred from PPS to NSA. Sole mothers engaged in low-paid employment, therefore, experience a “double whammy” of penalties once they are moved onto NSA—that is, their income is reduced due to being moved to a lower-paying income support payment, as well as due to the lower tapering rate of this payment.

By way of contrast, the following comment by a sole mother highlights the importance of a flexible, well-paid job in ensuring financial security and wellbeing:

I am fortunate to have a well paying job that was flexible and I could pick the days I wanted to work (work 3 days) and can increase those when my DS [Dear Son] starts school, but for my self worth, to set an example for my son and to give me the adult time I was craving, as well as needing to financially as my ex was never on time with child support, then it has been the best thing for myself and my child.

The benefits of paid work, highlighted in this comment, are also noted in the academic literature where sole mothers have described the benefits of participating in employment, which include increased self-esteem and confidence (Harkness, “The Effect”; Hubgen; Kowalewska; McArthur et al.; Saugeres and Hulse). Paid work has also been argued to have positive effects on the children of sole mothers (Saugeres and Hulse). However, as seen in the comments, the benefits of employment are diminished for sole mothers engaged in low-paid and precarious labour, highlighting the importance of adequate income support, childcare, study, and training as mothers look to improve their family’s situation.

Greater Recognition of Caregiving

While employment and childcare form key themes in sole mothers’ accounts of hardship, many of these accounts also highlight the incompatibility of paid work with primary caregiving, especially in instances of casual and shift work where the nature of the work makes it difficult to arrange childcare. The following comment, in which a sole mother shares her distress at having to

work more hours than she sees her child, especially illuminates this tension and the need for greater policy recognition of carework:

I am a single mother on the pension, I get belittled for it all the time. I left an abusive, mentally unwell man to give my child a better life. I will work more than I will see my child. I don't want to be on benefits my whole life. I want to work and better our lives, but I need a job that isn't going to keep me away from my child and put her in more outside [c]are than the time she'd have with me. I want to parent my child not pay others to do it for me so I can work for a minimal [sic] wage.

This sole mother's experience points to the unsuitability of the work-first model of WTW for those with primary caregiving responsibility, especially in situations of vulnerability. Applying Bacchi's sixth question about where a particular problematization has been represented or defended, past research has demonstrated that this model is harmful to the wellbeing of sole mothers (and their children) and is at odds with their ethic of care, as shared by the commenter (Grahame and Marston). Sole mothers tend to prioritize their responsibilities as mothers ahead of their responsibilities as workers, even though they also want to work (Grahame and Marston). Although WTW technically facilitates sole parents' part-time employment by requiring principal carers in receipt of NSA to undertake thirty hours of mutual obligation activities per fortnight, the reality is that sole parents on this payment are likely to struggle financially on part-time earnings. Consequently, sole mothers are forced to make difficult decisions about paid work and care, as demonstrated by the previous commenter who has been compelled to work long hours.

Access to Adequate Government Income Support and Affordable Housing

Sole mothers also detailed circumstances in which they cannot work due to an absence of informal support, for example, when children are sick or in the evening when children are home from school. This reality suggests that the higher-paying PPS acts as a buffer for sole mothers, especially those in low-paid and casual work:

I don't have anyone to look after my child if he is unwell. When I am sick, I have to get my child to school and parent.... There are school holidays to consider, Christmas holidays, the dentist, the doctors, specialists (especially if your child has special needs), paying bills and doing the groceries. What happens if mum can't take care of herself, who is going to care for her kids?

I need a job that allows me to work around the school holidays because I have no family to mind my children and there's no way I'm leaving primary aged children home alone.

And if you have no-one to step in and help out if the children (or you) become sick, it is unbelievably stressful trying to keep a job.

Bacchian analysis of these comments shows the inadequacy of formal childcare in certain situations, as well as points to the importance of welfare as a safety net in the lives of sole mothers and their children, particularly in situations of precarious work. As implied by the above comments, and discussed in the literature review, WTW compels women without adequate support to make difficult decisions regarding the welfare of their children, highlighting the program's unsuitability for those parenting alone (Brady, "Gluings"; Casey).

In the following comment, a sole mother writes about her fear of homelessness now that she is on the NSA, has had her work hours cut, and faces redundancy. Her words highlight the critical importance of welfare as a safety net for those raising children alone or with limited financial and practical support from the other parent:

And now my son & I are facing losing our home, because not only did I lose parenting payment in Jan 2012, but my work hours were cut because the business suffered a downturn in work because of the hardening economic times that our politicians are claiming is NOT happening. In the last year alone, I lost combined \$360 per week in income & have been desperately searching for a new job for the past 14 months but it seems that even with 12+ years' experience & qualifications I am not employable once they find out I am a sole parent.... I refuse to work evenings or nights & leave him [her child] on his own as I believe that is completely irresponsible. I have been given notice that in 6 months I'll have no job at all as the business I work for will be closing its doors. After that happens, I'm terrified of what will happen... no job... we'll lose our home & end up homeless.

This comment highlights not only the financial impacts but also the mental health impacts of inadequate welfare in difficult circumstances. In the case of this mother, the prospect of redundancy, a sluggish economic market, a reduction in income support, caregiving responsibilities, and employment discrimination work to undermine her housing security and wellbeing. She is terrified of the prospect of homelessness—a reality she is likely to face despite her qualifications, years of work experience, and attempts to find another job.

Another sole mother writes about the impact of housing unaffordability on the financial wellbeing of sole mother families in the context of low-paid welfare and expensive vocational education: "Housing affordability is critical with only 1% on [the unemployment payment] Newstart affording the median rental market. Tafe⁵ fees now doubled so the two things to lift one from [p]overty has [sic] now been removed." The former commenter is not alone in her housing struggles. Applying Bacchi's sixth WPR question shows that WTW

greatly reduces sole mothers' access to affordable housing, according to research by Anglicare Australia ("Rental Affordability Snapshot" 2015). Several years following the implementation of the Gillard government's welfare amendments, Anglicare Australia reported that only 0.01 per cent of the metropolitan rental market is accessible to sole parents on NSA, compared to 0.05 per cent and 5.28 per cent of this market where parents are on PPS and in low-income employment, respectively ("Rental Affordability Snapshot" 2017). The housing situation of mothers on either the NSA or PPS is especially dire post-COVID-19, as both housing and living costs have greatly increased, highlighting not only the role of welfare as a safety net for vulnerable groups but also the urgent need for affordable housing (Azize). While the Australian government recently announced plans to expand its Help to Buy scheme to allow more people to purchase a home with the federal government, sole mothers who are unemployed or in low-paid and casual work are not eligible for the scheme and remain vulnerable to housing insecurity (Cooper).

A Robust Child Support System

In addition to employment issues, formal and informal childcare, and low-paid welfare, sole mothers (and their adult children)⁴ wrote about the impact of economic abandonment and financial abuse on their lives and the lives of their children, pointing to the need for a robust child support system. For example, one sole mother wrote that "often ex's [sic] find ways of avoiding correct family payments.... I was a single parent from when my children were aged 5 and always had to work. I received \$40 of maintenance in the years of raising them till aged 14." The impacts of economic abandonment mentioned by this sole mother include long work hours. In the absence of adequately paid employment, sole mothers and their children may also experience deprivation, particularly in a context of welfare conditionality. According to a study by Christine Skinner et al., which is based on population survey data in Australia and the UK, the payment of child support provides significant relief from poverty, especially in Australia, where payments reduce sole mothers' poverty rate by 21 per cent. Despite the poverty reduction potential of child support, child support payers too often fail to pay child support in full and on time. Around the time the Gillard government's sole parent welfare amendments were implemented, nearly one-quarter of payer parents owed child support (Fehlberg et al.), contributing to over 1.25 billion dollars of child support debt (Senate Community Affairs Legislation Committee).

Another sole mother wrote about the effects of financial abuse and discrimination following an extremely violent relationship. She suggested that the welfare policy and discourse unfairly target sole mothers despite the neglect and abuse of some fathers:

It's not always the woman's "fault" when she has a child. I was married

but had to leave my husband after he permanently injured one son by violently shaking him and tried to kill the other. However, I was treated like excreta after that by many people, because I was a renting, bike-riding, single mother with three kids, (and scarcely received any child support from him—he even tried to steal the children’s beds) while he was well respected because he could continue his career and afford a house and car.

Applying Bacchi’s sixth question here highlights that the commenter is not alone in her experience of financial abuse postseparation. In their study on child support and financial abuse, Kay Cook et al. highlight the insidious ways in which the Australian Child Support Scheme is used by abusive payer parents to jeopardize the financial safety of recipient parents, mostly women, and their children (14). An alarming 80 per cent of women participants in this study reported that their ex-partner had replaced physical abuse with financial abuse via child support, for example through the deliberate minimization of child support liabilities (Cook et al. 23). This abuse has significant financial, physical, emotional, and mental health impacts on recipient parents, often long after they have separated from former partners (Cook et al. 19).

Conclusion

This article has examined self-identifying sole mothers’ accounts of hardship, mothering, paid work, and welfare during a period of welfare reform to highlight policy opportunities for addressing financial and work-family strain in the lives of sole mothers. These accounts highlight situations of insecure work and housing insecurity, difficulties accessing formal and informal childcare, the incompatibility of insecure work and long employment hours with caregiving, the importance of government income support as a safety net, and the underpayment and nonpayment of child support. Such comments further demonstrate how WTW’s gender-neutral approach to participation has been harmful to mothers and children, especially those engaged in precarious, low-paid employment and recovering from abuse and poor health.

Considering these findings, addressing poverty and precarity among sole mothers requires more than just expanding access to low-paid welfare payments. It involves centring the lived experiences of sole mothers in research, advocacy, and policymaking efforts to tackle barriers to financial security and wellbeing. As part of tackling barriers to employment and childcare, Australia’s IHC program could be expanded and advertised to sole parents on WTW.⁶ Additionally, WTW legislation could be amended to allow parents on NSA to pro rata the hours worked over a financial year to meet mandatory participation requirements of fifteen hours a week. This measure would more readily allow parents in casual work to meet compliance measures, especially

if facing added challenges related to poor health and domestic violence. The Australian government could also consider bringing the NSA payment rate and amount that can be earned before reductions commence in line with PPS for sole parent recipients engaged in higher or vocational education, in recognition that studying for improved employment outcomes and long-term financial security is challenging for sole parents in receipt of NSA. Finally, in line with research by Cook et al., *Safety by Design*⁷ should be at the heart of the child support, welfare, and tax systems to protect women at risk of post-separation financial abuse (32).⁸

Critically, solutions must involve comprehensive support for all caregivers in recognition of the vital social importance of this work, as well as the gender inequities arising from parenthood and divorce, which often follow sole mothers into older age. Efforts to prioritize caregiving must begin with challenging the neoliberal rhetoric of the last several decades, which has devalued and depoliticized caregiving. Caregiving is not only real work; it is gendered and essential labour that underpins paid work and sustains life itself. Strategies for revaluing and prioritizing caregiving in policy could include a national strategy that seeks to provide a coordinated, strategic framework for increasing recognition and support of this vital work. Such a strategy could not only lead to the formulation of policies that uplift and support caregiving but also alleviate the current care crisis, reduce the stigma associated with welfare receipt, and take back family and community life in an era of overwork, mental health crisis, and endemic loneliness.

Endnotes

1. Since writing the first draft of this article, new Australian national data have revealed that the rate of divorce in Australia is at the lowest level since the introduction of no-fault divorce in 1976 (Qu et al.). Findings from research by Whelan and Hardigan, presented at the Australian Conference of Economists in July 2025, and not yet peer reviewed, reveal that the high cost of housing in Australia may be keeping people locked in unhappy or otherwise untenable marriages, with implications for women's and children's safety.
2. This study has been approved by the Southern Cross University Human Research Ethics Committee. The approval number is ECN-16-312.
3. Online news comments were chosen for analysis in this research as they provide a less ethically contentious source of data than, for example, Facebook comments; they also provide a rich source of information for qualitative analysis. Unlike Facebook users, online news commenters are frequently anonymous. These commenters typically post under a first name or pseudonym and their comments are not linked to a profile picture

or page. Thus, they are not identifiable, and the use of their data for research purposes does not pose any privacy concerns.

4. While the focus of the present study is on the accounts of self-identifying mothers who commented on news websites, it is important to note that multiple adult children of sole mothers commented, too. In all these comments, adult children recounted the financial abuse they and their mothers endured and the impact of this abuse on their lives.
5. TAFE, which stands for Technical and Further Education, is a vocational education system in Australia.
6. In view of recent revelations regarding serious issues with the Australian Early Childhood Education and Care Sector, which include instances of sexual and physical abuse, poor supervision, declining educator standards and regulatory failures (Ferguson et al.; Ferguson and Gillett), any expansion of the IHC program must be done with child safety in mind.
7. According to the eSafety Commissioner, “Safety by Design puts user safety and rights at the centre of the design and development of online products and services.”
8. On June 3, 2025, the Commonwealth Ombudsman released a report on how Services Australia—an executive agency of the Australian Government responsible for delivering a range of welfare payments, health insurance payments, child support payments and other support services to eligible Australian citizens and permanent residents—is responding to financial abuse through the Child Support program. This report makes multiple recommendations for reform to address financial abuse through Child Support. However, at the time of writing this article, it remains to be seen how the Department of Social Services and Services Australia respond to these recommendations.

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