

Survey of Separated Parents

Final, 19 May 2025



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Project sponsor:

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Contact:

For more information on the conduct and results of the project, the team can be contacted:

The Social Research Centre
Level 5, 350 Queen Street
Melbourne, Victoria 3000
Telephone: (613) 9236 8500
info@srcentre.com.au
srcentre.com.au

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List of abbreviations and terms

Abbreviation	Description / definition
Agency Collect	Collection of child support from the payer by Services Australia. Also known as 'Child Support Collect'.
DSS	Department of Social Services
FDV	Family and domestic violence
FTB	Family Tax Benefit
MAT	Maintenance Action Test
MAT Pass	Parents who have been assessed as passing the Maintenance Action Test
MAT Exempt	Parents who have received an exemption from the Maintenance Action Test
MAT Fail	Parents who have failed the Maintenance Action Test
MIFA	The Maintenance Income Free Area
MIT	Maintenance Income Test
Private Collect	Collection of child support from the payer by the payee directly

Executive summary

Context: The Australian Government provides support for separated parents to assist with the costs of raising children. Family Tax Benefit (FTB) Part A and Part B are available on a means-tested basis to support the raising of children in low- and middle-income families. There is increasing concern that some parents who are eligible for child support and FTB may not be receiving the level of financial support they are entitled to. There is emerging evidence that the number of parents who are not receiving their full entitlements may be increasing in size. This study aims to investigate how separated parents understand and interact with FTB and the Child Support Scheme (the Scheme) to shed new light on these issues.

About this study: This research has been commissioned by the Department of Social Services (the Department) and conducted by The Social Research Centre. The study explores the lived experiences of three cohorts of separated parents in their interactions with Services Australia, specifically regarding the interaction between FTB Part A payments and the assessment of child support payments. The study will help the Australian Government understand the barriers some separated parents face when applying for child support, an exemption from the Maintenance Action Test (MAT), or seeking help if a Private Collect arrangement breaks down.

Methodology: The study had three cohorts of interest: 1) 'MAT Pass' - parents who were receiving FTB Part A and collecting child support through Private Collect; 2) 'MAT Exempt' - parents who were receiving their full entitlement of FTB Part A as they had an exemption from collecting child support; and 3) 'MAT Fail' – parents who were receiving only the base rate of FTB Part A as they had not taken action to secure a child support assessment or an exemption.

This research used a mixed-methods approach, including 43 in-depth interviews, a 3-day online community involving 36 parents, and an online survey of 447 parents.

Key findings

Parents face complex personal circumstances: The complexity of personal circumstances faced by a separated parent affects their ability to meaningfully engage with FTB and child support systems. Parents are required to apply for child support within 13 weeks following separation, or the birth of a new child. This means that separated parents are often experiencing periods of considerable emotional and financial stress, and high cognitive load during the period they are required to apply for child support or seek an exemption for FTB purposes. Parents who participated in this study had typically not repartnered and typically lived in low-income households, further adding to emotional and physical strain.

Some parents are not receiving child support in full or at all: Some parents reported they were not receiving child support to which they were entitled. Specifically, 15% of MAT Pass parents (those entitled to receive child support) reported not receiving any child support payments. Further, half of MAT Pass parents (52%) who received child support reported getting less from the other parent than the minimum amount they had been assessed for.

Some parents are not receiving child support payments on time: Timeliness of receiving payments was also identified as an issue for some MAT Pass parents. Nearly half (46%) of these parents reported that they 'always' received payments when they were due. However, 15% of these parents 'sometimes' (10%) or 'rarely' (5%) received payments when they were due. The remaining 17% 'never' did.

Many parents experience family and domestic violence (FDV): MAT Exempt parents reported the highest risks of FDV, with two thirds (67%) of MAT Exempt parents reporting that seeking child support may have caused the other parent to react violently. However, FDV risks were not isolated to this cohort. Survey results revealed that 1 in 6 parents (16% of MAT Fail, 18% of MAT Pass) were afraid to seek child support from the other parent due to concerns they would react violently.

Across the three cohorts of interest, the risk of violence from the other parent appeared to have a substantial impact on decision-making about child support arrangements. In addition to direct risks of FDV, a notable

number of parents felt that seeking child support would be harmful or disruptive to themselves, or the other parent (20% MAT Pass, 67% MAT Exempt and 16% MAT Fail).

Interpersonal and practical considerations drive decision-making for child support arrangements: Unequal power dynamics were commonly reported between separated parents, even in the absence of reported instances of FDV. Power imbalances appeared to shape child support arrangements for many parents, with the other parent's preferences and likely reactions often dictating the child support arrangement in place.

For MAT pass parents in the online survey the main reason parents chose Private Collect arrangements was to avoid conflict with the other parent (19%). Most parents who were interviewed elaborated that the Private Collect arrangement was disadvantageous for them, typically the mother, with the primary care of children.

Power imbalances were also a driver behind changes to collection arrangements. MAT Pass parents who reported changing from Agency Collect to Private Collect reported feeling they were persuaded or pressured to make the transition by the other parent. For the Private Collect cohort, the major barrier that parents reported to requesting to change from Private Collect to Agency Collect was the anticipation of a negative response from the other parent, as well as a desire to maintain amicable relationships and 'keep the peace'.

Understanding of the Scheme and access to information varies among parents but is often lacking: Parents reported receiving most of their information from Services Australia / Centrelink and reported high levels of engagement online (57% MAT Pass, 49% MAT Exempt, 93% MAT Fail). Understanding of the interaction of FTB with child support was very varied. Parents who knew about the interaction found child support underpayment through Private Collect frustrating because their FTB Part A was still calculated based on the full expected amount. Awareness of the MAT was found to be generally low, with 53% of the MAT Fail parents indicating they had not received any information about the MAT before.

Parents engaging with Services Australia reported both positive and negative experiences: Both strongly positive and strongly negative experiences were reported by parents about their dealings with Services Australia / Centrelink. MAT Pass parents were more likely to indicate that the system was working 'well' (26%) or 'very well' (9%) compared with MAT Exempt (14%, 4%) and MAT Fail parents (15%, 6%), noting that not all parents may have had contact with Services Australia about child support.

Parents reported receiving inconsistent or incomplete information and incurring FTB debts in the process, while other parents reported fear from receiving a previous debt led to disengagement with the requirements to receive their full FTB and child support entitlements. Delays were also noted in the timing it takes to receive a decision (and associated payment) in response to an application.

Parents were asked to suggest and then rank suggestions for improvements that could be made to support them. The most important options for parents largely related to improving their financial circumstances. More information for parents about options for managing child support arrangements was the lowest ranked option on average.

Within Private Collect there are a mix of experiences: There was significant variation in the reported experiences of Private Collect arrangements. These findings suggest that family dynamics plays an important role for whether Private Collect is used and how well it is currently working. Some MAT Pass parents (18%) reported using Private Collect due to having an amicable relationship with the other parent or because they trusted the other parent to be reliable (17%). However, other MAT Pass parents reported using Private Collect due to a desire to avoid conflict or violence (19%). Avoiding conflict or violence was also the main reason for Private Collect for 36% of MAT Exempt and 12% MAT Fail parents..

While parents may report experiencing an underpayment in both Agency Collect (predominantly in the MAT Exempt or MAT Fail cohorts) and in Private Collect, parents using Private Collect are more vulnerable as FTB payments are calculated based on the amount of child support assessed to be paid. This means underpayment or nonpayment of child support does not increase FTB payments for Private Collect parents, creating financial disadvantage in both payments. In some instances, parents reported in interviews that Private Collect arrangements had deteriorated and ultimately resulted in non-payment over time.

1. Introduction

1.1. Commissioning of this research

The Australian Government Department of Social Services (the Department) commissioned The Social Research Centre, in partnership with the Australian National University (ANU), to conduct research with separated parents to understand their experiences of navigating the Family Tax Benefit (FTB) and the Child Support Scheme (the Scheme).

Specifically, this research sought to understand the barriers that exist for FTB recipients when applying for child support, coordinating a Private Collect payment arrangement, and applying for an exemption from the FTB Part A Maintenance Action Test (MAT).

This research serves as a core activity of the Government's response to the 2019 Joint Select Committee on Australia's Family Law System¹. In response to key child support recommendations, the Government is undertaking several reviews of the Scheme and FTB including:

- Review of Private Collect arrangements. The key objective is to ensure parents receive the child support they are entitled to.
- Review of interactions between child support and FTB Part A. The key objective is to ensure parents have financial certainty to meet the costs of raising their children.

1.2. Policy history

The Scheme was introduced in 1988 and placed an obligation on eligible parents to financially support their children². The MAT and Maintenance Income Test (MIT)³ predates the introduction of the Scheme's and are intended to make sure parents are financially responsible for their children and Government financial assistance is available when needed.

In 2005, a Ministerial Taskforce on Child Support⁴ reviewed the interaction of the Scheme with FTB and income support payments. Recommendations to increase the grace period from 28 days to 13 weeks to complete the MAT were accepted.

This policy area was again reviewed in 2015 by the House of Representatives Standing Committee on Social Policy and Legal Affairs⁵. This review found that some parents remained unaware that they might be eligible to receive more FTB and that they must satisfy the MAT to be eligible. It also found Private Collect was preferentially recommended and that this may cause issues due to FTB interactions when payments were not received in full and on time.

The most recent published inquiry into the Scheme, the Joint Select Committee on Australia's Family Law System in 2019, noted the unknown rate of collection of Private Collect arrangements and how these arrangements are reported by the Government. It also supported further training for Services Australia staff in identifying and supporting parents at risk of Family and Domestic Violence (FDV).

¹ Australian Government (2023) '[Australian Government response to the inquiry of the Joint Select Committee on Australia's Family Law Program](#)', accessed 5 February 2025.

² Australian Government (2025) [Guides to Social Policy Law -Family Assistance Guide – 3.1.5.10 Summary of the maintenance action test](#)

³ Child support has been recognised for the purposes of Australian Government payment rate calculation before the Scheme introduction, although the names of the tests and the type of benefit affected may have changed during this time.

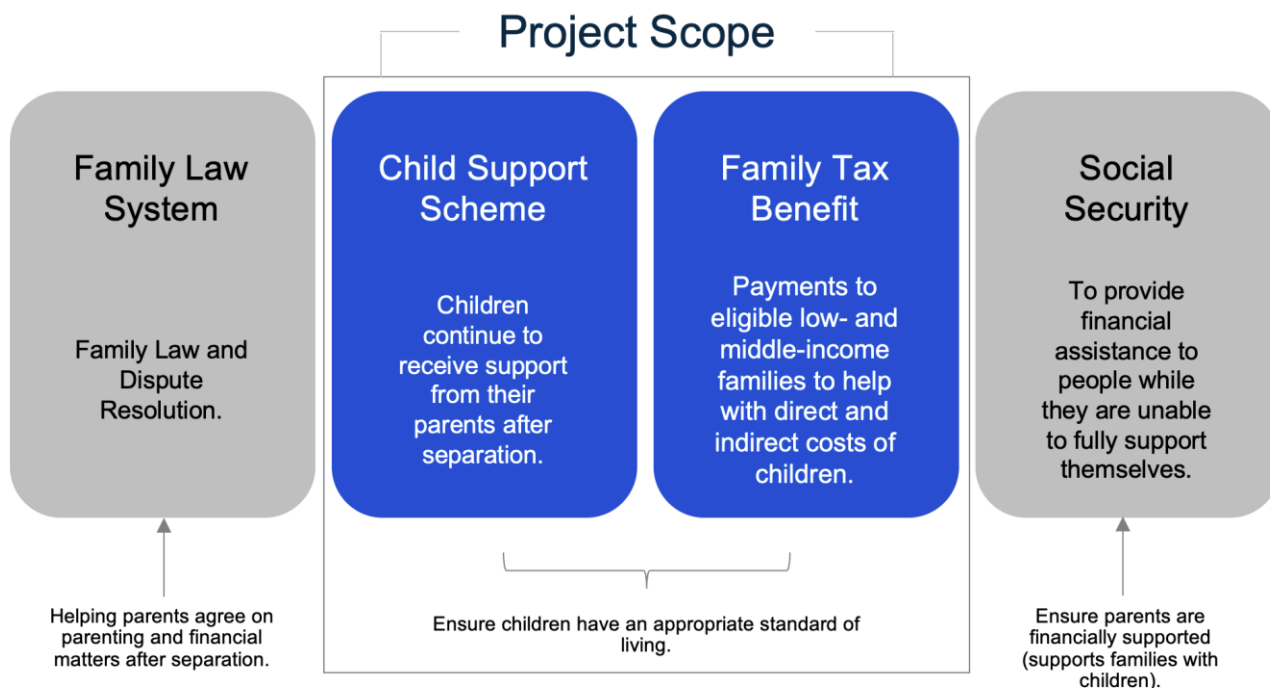
⁴ Ministerial Taskforce on Child Support. (2005). [In the Best Interests of Children-Reforming the Child Support Scheme-Report of the Ministerial Taskforce on Child Support](#). Commonwealth of Australia.

⁵ Standing Committee on Social Policy and Legal Affairs. (2015). *From Conflict to Cooperation: Inquiry into the Child Support Program*. Australian Government.

1.3. Overview of government programs

The Australian Government has several measures to support families with children. This research focuses on the FTB program and the Scheme, administered by the Department and Services Australia.

Figure 1 Overview of key Australian Government programs relevant to families after separation



1.3.1 The Scheme

The Scheme was introduced to ensure that parents contribute to the financial needs of their children in separated families. Rather than relying solely on government assistance, the Scheme requires parents to share in the costs of children and transfer child support based on their income, care arrangements, and other factors. It's usually paid by the parent who does not live with the child most of the time (the parent with minority care), to the parent who has greater care for the child (the parent with majority care).

Child Support payments are calculated using a formula that considers:

- each parents' income
- the amount of care each parent provides
- the number and age of children
- the cost of raising children at different income levels.

The Scheme is managed by the Department and Services Australia. The Department is responsible for child support legislation and policy. Services Australia is responsible for the administration of the Scheme including assessing which parent pays Child Support and how much is to be transferred. Services Australia issue child support assessments which determine which parent is required to transfer child support and how much is to be paid. Services Australia can collect payments directly from one parent and transfer them to the other (Agency Collect) or parents can make arrangements to collect this privately (Private Collect).

1.3.2 FTB

FTB payments are designed to assist families with the cost of raising children. The FTB is means-tested, meaning higher-income families receive reduced or no payments. The goal is to ensure families, especially

low- and middle-income families, receive financial assistance to support their children's upbringing. It is divided into two parts:

- Part A⁶, which is paid per child, and helps with everyday costs of raising children; and
- Part B, which provides extra help for single parent families (with a child up to the end of the calendar year they turn 18), or partnered families (with a child under 13) with one main income earner.

This research focuses on FTB Part A.

To be eligible for FTB Part A, a parent:

- must have at least 35% care of a child under 16 years or a child aged 16 to 19 years in full-time secondary study (available until the end of the calendar year child turns 19 years); and
- be an Australian resident or meet specific residency rules.

FTB Part A is a two part payment, composed of the Maximum Rate (the higher rate of FTB Part A which may include Rent Assistance) and the Base Rate. A family's rate of FTB Part A is the higher of the Maximum Rate or Base Rate after their respective income tests have been applied. The Maximum Rate family income test does not apply if a parent receives an income support payment.

Based on 2024–25 entitlement rates, the Base Rate standard rate for FTB Part A is \$71.26 for each child per fortnight, while the Maximum Rate standard rate is up to 222.04 or \$288.82 per fortnight, depending on the child's age and income of the household. There are also additional annual supplements for low-income parents.

Child support received is taken into account through the MIT, which reduces the Maximum Rate by 50 cents for every dollar of child support received above the Maintenance Income Free Area threshold (\$1,960.05 plus \$653.35 for each child support child after the first).

1.3.3 FTB Part A Maximum Rate MAT

The MAT is designed as a tool to encourage parents to seek child support for eligible children.

To meet the requirements of the MAT, a parent must take reasonable action to obtain child support from the other parent within 13 weeks of separation or the birth of a child. This usually means applying for a child support assessment through Services Australia unless there are exceptional circumstances. An exemption can be applied if the parent reports in range of circumstances including if they are at risk of FDV⁷.

Once the 13-week MAT grace period has ended, MAT parents are classified administratively as falling within one of three cohorts: MAT Pass, MAT Fail, or MAT Exempt (see Figure 2 below).

Failing the MAT will affect a parent's maximum entitlement to FTB Part A, including their entitlement to Rent Assistance. For MAT Fail parents, the payment is reduced from the Maximum Rate (\$222.04 or \$288.82 per fortnight, depending on the child's age) to the Base Rate (\$71.26 per fortnight) for each MAT Fail child .

⁶ Components of FTB Part A include the per child standard rate, per child end of year supplement, per child Energy Supplement, and family components such as Rent Assistance, Newborn Supplement and Newborn Upfront Payment and Multiple Birth Allowance.

⁷ Other exemptions are described here: [3.1.5.70 Exemptions from the maintenance action test | Family Assistance Guide](#)

\$5,672

the max \$ per year (2024-25) of FTB Part A that a MAT Fail parent may miss out on for a child aged 13 to 18 years without a child support assessment⁸

Figure 2 The MAT and its impacts on cohorts within this research⁹

		Cohorts		
		MAT Pass	MAT Exempt	MAT Fail
Requirements	Requirements	<p>A parent is classified as MAT Pass if they:</p> <ul style="list-style-type: none"> - apply for and have accepted an application for an assessment or agreement or - have those applications pending 	<p>A parent may be eligible for an exemption if the other parent is in a non-reciprocal jurisdiction and for one or more of the following reasons:</p> <ul style="list-style-type: none"> • they are worried that seeking child support may pose a threat to their or their child's safety or wellbeing • they are unable to locate the other parent • the child was born under a surrogacy arrangement that is not legally recognised • there are cultural reasons why it may not be possible for them to pass the MAT • the other parent's identity is unknown • the other parent has passed away • other exceptional circumstances • they have been unsuccessful in establishing parentage 	<p>A parent is classified as MAT Fail if they do not take reasonable maintenance action within 13 weeks (i.e. do not meet the MAT Pass criteria).</p>
	FTB Part A entitlement	<p>Parents who are MAT Pass will likely be able to receive the maximum rate of FTB Part A subject to MIT.</p>	<p>Being MAT Exempt means a parent is not required to take the steps outlined under MAT Pass above but can still receive the maximum FTB Part A payment.</p>	<p>If a parent is classified as MAT Fail, the individual's FTB Part A for the relevant child is reduced to the base rate of FTB Part A.</p>
	Child support	<p>Parents in this group should be receiving or paying formal child support payments.</p>	<p>Most parents in this group should not be receiving formal child support payments.</p> <p>Some parents in this group may be receiving some child support (partial exemption).</p> <p>Parents in this group may have informal child support arrangements.</p>	<p>Parents in this group do not receive any formal child support payments but may have informal arrangements.</p>

⁸ This is the maximum annual reduction in the Maximum Rate standard rate for a FTB child aged 13 to 18 years in 2024–25, and does not include further reductions if Rent Assistance is affected.

⁹ Australian Government (2023) '3.1.5.70 Exemptions from the maintenance action test', accessed 5 February 2025.

1.3.4 FTB Part A Maximum Rate MIT

When calculating FTB where the MIT applies, the FTB Part A family income test is applied first and takes into consideration the income of the parent (and their partner). The MIT is then applied to the Maximum Rate using the amount of child support the parent receives (or is expected to receive). As a result, the amount of child support received also determines a parent's entitlement to FTB Part A. The case study in **Error! Reference source not found.** below demonstrates how child support can affect FTB Part A payment.

Figure 3 Case study: Application of the MIT - example of child support affecting FTB Part A

Sally receives Parenting Payment Single (PPS) and has sole care of a 3-year-old child from a previous relationship.

Sally's Maximum Rate of FTB Part A is \$11,598 (including \$5,788.90 standard rate, \$916.15 end of year supplement and \$4,893 Rent Assistance)¹⁰. Sally's child support assessment is \$5,000 for this year.

Sally's Maintenance Income Free Area (the amount of child support that can be received before it affects FTB payments) is \$1,960.05 as a single parent receiving maintenance. Her FTB Part A payment will be reduced by 50 cents for every dollar of child support over this amount (until the base rate of FTB Part A is reached).

Application of the MIT

Step	Outcome
Identify maintenance income free area ¹¹	\$1,960.05 per year
Calculate MIT excess	\$5,000 - \$1,960.05 = \$3,039.95
Calculate MIT reduction amount	\$3,039.95 x 50% = \$1,519.98
Reduce FTB Part A by MIT reduction amount	\$11,598.05 - \$1,519.98 = \$10,078.07

Sally's FTB Part A payment is reduced by \$1,519.98.

This means Sally's FTB Part A is now \$10,078.07 for the year.

Note: This case study was provided by the Department of Social Services. This calculation is based on 2024-25 rates.

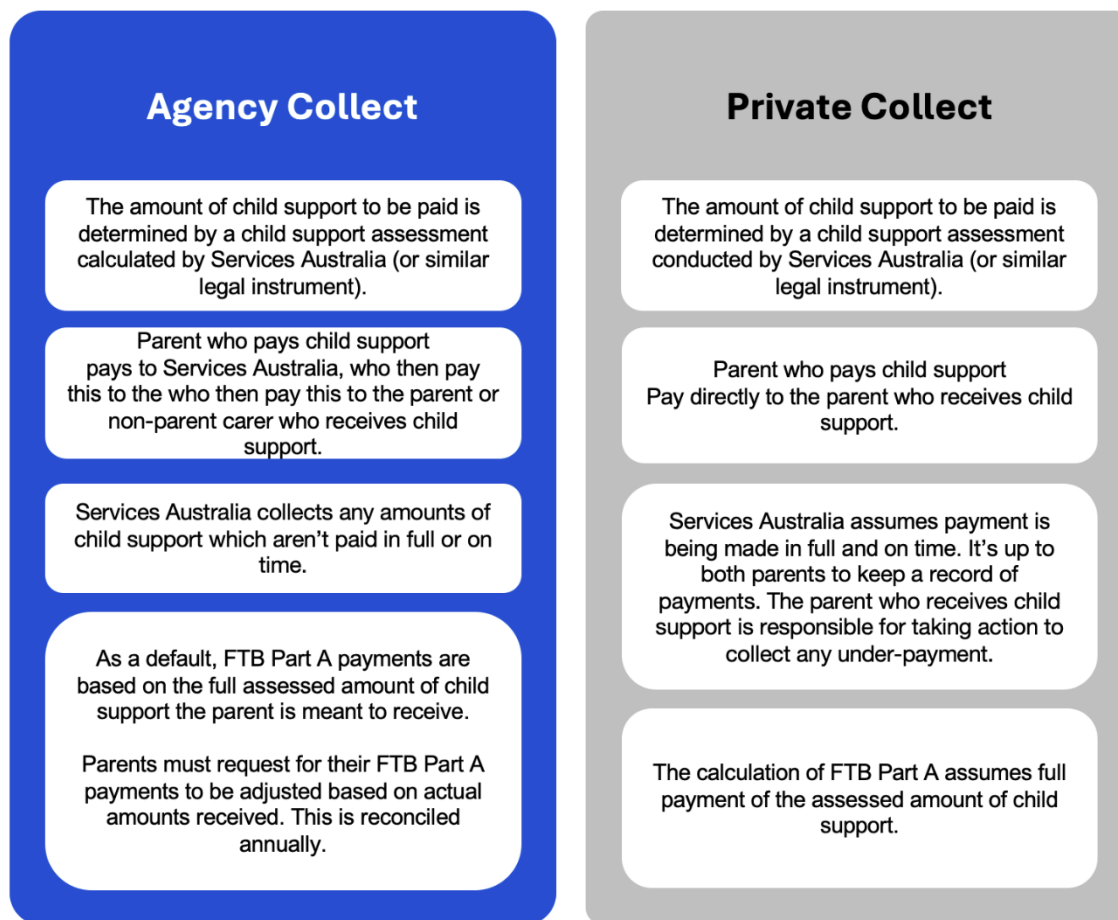
Child support payment arrangements, the MIT and impacts of non-collection

Collection arrangements can impact the MIT and subsequently the FTB Part A payment. The two types of child support payment arrangements recognised by Services Australia are Agency Collect and Private Collect (see Figure 4**Error! Reference source not found.**). Parents may also have informal arrangements outside of the Scheme, which are not recognised by Services Australia (i.e. parents would be classified as MAT Fail unless they are eligible for a Partial MAT Exemption). All MAT Pass parents recruited to participate within this research are registered as having Private Collect arrangements.

¹⁰ Note that while not included in this study when referring to FTB Part A entitlements, Rent Assistance may be included in calculating the maximum rate of FTB Part A by Services Australia. See for more detail Australian Government (2025) [Guides to Social Policy Law - Family Assistance Guide - 3.1.4.30 Rent assistance](#)

¹¹ The maintenance income free area (MIFA) is the amount of child support and spousal maintenance that doesn't affect Family Tax Benefit (FTB). The 2024-25 values can be found at Australian Government (2025). [Guides to Social Policy Law - Family Assistance Guide - 3.1.1.20 Current FTB rates & income test amounts](#)

Figure 4 Features of Agency Collect and Private Collect arrangements



For families who have had a child support assessment completed by Services Australia and have elected to privately collect child support, the calculation of FTB assumes that the assessed amount of child support has been transferred in full and on time (even when there is a retrospective change). Parents may be doubly disadvantaged on a regular basis if they are not receiving their full entitlement of child support, receiving both less FTB Part A and less child support.

Figure 5 Case study: Example of non-collection of child support affecting FTB Part A and overall income

Sally has a 3-year-old child from a previous relationship. Sally's child support assessment is \$5,000 for this year.

Sally manages her child support payments through Private Collect, as her former partner does not trust Government agencies. Sally is not able to collect the full value of her child support assessment from the other parent, due to fears of threats or violence, and she is only receiving \$1,040 per year (\$20 per week)*.

Services Australia assume the full amount (\$5,000) is being collected which reduces Sally's FTB Part A by \$1,519.98.

In total, Sally should be receiving \$15,078 (FTB Part A plus child support). However, due to the lower amount of child support and the lower amount of FTB Part A, she is only receiving \$11,118, which is \$3,960 less.

Sally does not know that she could apply for a partial MAT exemption due to FDV, which would ensure she received \$11,598 in total.

Note: This case study is created by the Social Research Centre based on the calculations in 5 above, which were provided by the Department of Social Services. This calculation is based on 2024-25 rates.

For example, continuing from Sally's example above, and assuming that Sally is not able to collect the full amount of her child support assessment, the above figure shows how significantly disadvantaged she is financially (receiving \$3,960 less per year).

2. Methodology

2.1. Research questions

This research sought to understand the:

- lived experiences of parents as they apply for a child support assessment and manage their payment arrangements (particularly parents with Private Collect arrangements)
- lived experiences of parents who seek an exemption from the FTB Part A MAT
- lived experiences of parents who have difficulty meeting and fail the MAT
- circumstances in which Private Collect arrangements break down
- barriers for parents who want to change from Private Collect to Agency Collect
- opportunities to remove potential barriers for parents who want to change their payment arrangements from Private Collect to Agency Collect.

2.2. Overview of methodology

This mixed methods research involved three concurrent streams of data collection – in-depth interviews, a mixed methods survey, and an online community (Table 1).

Table 1 Overview of data sources, methods, sample size, location/site, and study population

Method	Respondents (n)	Platform
Interviews	43	Online via Microsoft Teams / Zoom
Online community	36	Online via Recollective
Survey	447	Online via Qualtrics

More detail on the methods involved can be found in Appendix 5.1, and in Chapters 2-4. More detail on key actions taken to ensure participant safety and confidentiality can be found in 5.3

Some parents participated in both the survey and the online community or the interviews. Of the 447 parents who participated in the survey, 18 parents took part in the online community and 26 parents were interviewed.

Table 2 Parent samples across and between methods

	Survey	Interview	Online Community
Survey	447	26	18
Interview	26	43	0
Online Community	18	0	36

All aspects of this research were undertaken in accordance with ISO 20252:2019 Market, Opinion and Social Research Standard, The Research Society (formerly AMSRS) Code of Professional Behaviour, the Australian Privacy Principles and the Privacy (Market and Social Research) Code 2021.

The Social Research Centre is an accredited Company Partner of The Research Society with all senior staff as full members and several senior staff QPMR accredited. The Social Research Centre is also a member of the Australian Data and Insights Association (ADIA formerly known as AMSRO) and bound by the Market and Social Research Privacy Principles/Code.

2.3. Recruitment

To protect participant privacy, only name, address, and administrative cohort (MAT Pass / Exempt / Fail) information was shared by the Department with The Social Research Centre, who distributed invitations to participate in the research via a hard-copy letter¹². Parents were provided with a unique code and invited to complete an online Expression of Interest (EOI) to participate in the research. Those who completed the EOI provided consent to participate in the research, and for the collection of personal and demographic data, which was captured to ensure a diverse range of participants were included in the research.

Parents who had completed the EOI were then invited to take part in one of three research methods, with consent re-confirmed at the outset.

2.3.1 Population exclusions

The sample for this research was provided to The Social Research Centre, as a random sample of each of the 3 cohorts. The cohorts were created by the Department from a data extract provided by Services Australia from the FTB database. A number of exclusions were applied to protect high-risk categories of individuals and to support the research questions. For example, the MAT Exempt group excluded parents where the father was unknown as these parents do not interact with the Scheme. These exclusions are detailed in Appendix 5.2.1.

It is important to note that the sample was not selected to be representative of all parents who receive FTB Part A payments or child support. The sample was designed to investigate issues affecting the particular cohorts of interest, and amongst potentially vulnerable individuals.

Following exclusions, the total size of each population from which the samples were drawn was:

Table 3 Total population and sample size for this research

	MAT Pass	MAT Exempt	MAT Fail
Total population (n)	120,000	32,000	67,000
Sample (n)	5,333	5,333	5,334

Notes: Total population sizes provided by the Department of Social Services.

Further exclusions were made upon receipt of the data by The Social Research Centre, including the exclusion of potential dyads (identified by duplicate addresses) and invalid addresses (e.g. post offices).

2.3.2 Demographic characteristics

In summary, parents in the MAT Exempt and MAT Fail cohorts appeared to show a greater level of vulnerability than those in the MAT Pass cohort. The vast majority (>90%) of the parents were women, reflecting the population of these cohorts. These are summarised in Table 4 below, with full demographic tables available in Appendix 5.2.

Of note, around a third of MAT Exempt and MAT Fail parents had never lived with the other parent or reported no relationship.

¹² Alternate methods of contacting participants were considered for this research, but excluded due to privacy or administrative reasons.

Table 4 Comparison of key demographic characteristics of cohort

	All parents	MAT Pass	MAT Exempt	MAT Fail
Parent age*	Majority 24-44			More likely to be younger.
Child age*	0 to 17	Older children		Younger children
Partnered status**	>78% single	More likely to be repartnered		
Gender*	>90% female		More likely to be female (around 94% across cohorts in the study)	
Number of children**	2.3 kids			
Housing*	Majority renting. Low home ownership (<24%)	Most likely to own a house	More likely to be receiving Rent Assistance	
Income support*	Majority on income support (>60%)	Least likely to be on income support	Most likely to be on income support	More likely to be on income support
Personal income**	72% on less than \$60,000/year		More likely to have lower incomes	More likely to have very low incomes
Household income**	64% on less than \$60,000/year	More likely to have higher incomes	More likely to have lower income	More likely to have very low income

Source: *Aggregate demographic information provided by Department of Social Services; **Data from EOI form completed by parents taking part in this research

Notes: For household income, the MAT Pass cohort deviated by design, with MAT Exempt and MAT Fail cohorts limited to those with incomes of <\$80,000, and MAT Pass cohort limited to those with incomes of <\$111,000.

2.3.3 Cohort-specific considerations

MAT Pass: Compared to the other cohorts, MAT Pass parents were more likely to have older children, more likely to be repartnered, more likely to own a house, more likely to have higher incomes, and less likely to be on income support than MAT Exempt or MAT Fail parents.

MAT Pass parents have taken action to have a child support assessment completed or recognised by Services Australia. The cohort in this research collect child support through Private Collect (although a small number reported Agency Collect in their responses). They receive their full entitlement to FTB Part A (once the MIT is applied). This calculation is based on the assumption that they are receiving the amount of child support the other parent is assessed to pay them.

MAT Exempt: Compared to other cohorts, MAT Exempt parents were slightly more likely to be female, more likely to be receiving government Rent Assistance, most likely to be on income support, and likely to be low income compared to the MAT Pass and MAT Fail cohorts.

MAT Exempt parents are granted an exemption from taking action to have a child support assessment completed or recognised by Services Australia. Services Australia can apply an exemption in a number of different scenarios with the most common being FDV. This research mainly spoke to parents with an exemption for FDV. Both full and partial exemptions are available. When the parent has a full exemption, there is no Services Australia administered child support and the parent is not required to apply for one or collect child support. When there is a partial exemption, Private Collect parents collect only the child support that they can. As most MAT exemptions are for a full exemption, the research insights expected that most of the respondents who were MAT Exempt would not be receiving child support payments and would receive their full entitlement to FTB Part A. For any respondents with a partial MAT exemption their FTB payments would be adjusted for any child support they receive and report to Services Australia.

MAT Fail: MAT Fail parents have not taken action to have a child support assessment completed or recognised by Services Australia. They receive only the base rate of FTB Part A. This lack of action may be intentional (deliberate avoidance of engagement with the Scheme) or unintentional (lack of awareness of the requirement to act and/or the consequences).

Compared to other cohorts, MAT Fail parents were more likely to be younger, to have younger children, likely to be on income support, and more likely to be very low income. They were significantly less likely to have applied for child support assessments in the past, and for the small number who had applied most (93%) had submitted these applications online.

2.3.4 Data security and confidentiality

Data security and participant safety and confidentiality was prioritised throughout this study. The study design received Human Research Ethics Committee (HREC) approval (Bellberry, 2024-04-503) and the data management was reviewed and approved through the Department's Privacy Impact Assessment.

To maximise the value of publicly funded research, the Department has committed for the deidentified data arising from this research to be made available to approved researchers through the Australian Data Archive.

3. Findings

The findings in this report are structured by seven key themes which emerged from the research:

1. Separated parents face complex personal circumstances
2. Many separated parents are not receiving child support in full or on time
3. Many separated parents experience family and domestic violence
4. Interpersonal and practical considerations drive decision-making for child support arrangements
5. Understanding of the Scheme and access to information varies among parents and is often lacking
6. Experiences of parents engaging with Services Australia are both positive and negative
7. Within 'Private Collect', there are a mix of experiences

Consideration of the experiences and issues of each cohort in the study are presented at the end of the findings section (Section 3.8).

3.1. Separated parents face complex personal circumstances

Separated parents often have complex personal circumstances

Across all cohorts, the complexity of personal circumstances faced by individuals who are separated parents affects their ability to meaningfully engage with the Australian Government to maximise their financial resources.

This complexity can involve a number of often overlapping and mutually reinforcing factors, including:

- the stressful nature of relationship breakdown, which may involve legal proceedings
- the experience of FDV, including financial abuse
- financial challenges, potentially compounded by difficulty negotiating FTB and child support requirements and / or the inability to work due to caring responsibilities
- limited family or other external support
- multiple children to different parents
- managing mental and physical health arrangements for children with additional needs.

Separated parents are often experiencing periods of high cognitive load during the period they are required to apply for child support

Parents are asked to apply for child support within 13 weeks following separation or the birth of a new child – a period in which these challenges are often compounded with other major changes. This may include assuming primary and often full care for their children, caring for a newborn, moving house, temporary experiences of homelessness or refuges, financial difficulties, or finding new employment. This increases their cognitive load and reduces their capacity to engage with government services.

I think at the time, I was just too overwhelmed with a lot of other factors, and I just wanted it to be as simple as possible.

- MAT Fail parent

I think they might have [mentioned child support]. I think my head space at the time, I wasn't really able to process it that well, but I think they did say – yeah, they did talk a little bit about child support and that there was someone to talk to regarding that if I wanted to go down that road of asking – applying for child support or whatever.

- MAT Fail parent

This affects not only their ability to negotiate the requirements of various support payments, but also their decision-making around child support assessments. In making these decisions, the other parent often holds significant power in determining child support arrangements.

I also protect myself. Because he was really abusive. I was afraid too he could be abusive to my daughter. [...]. Not having contact, including financially, it also made us safe.

- MAT Exempt parent

Separated parents within this study had typically not repartnered

Rates of repartnering of those responding to the survey (14% MAT Pass, 5% MAT Exempt, 4% MAT Fail,) were only slightly higher than the rate of repartnering recorded by Services Australia (only 3-4% of the population of each cohorts reported that they were partnered to Services Australia). These separated parents have significant caring responsibilities which may have impacts on their ability to work while solely reliant on their own income.

Separated parents within this study lived in low-income households

The majority of parents in this study were low-income earners, with many reporting personal incomes of below \$40,000 (38% MAT Pass, 62% MAT Exempt, 51% MAT Fail,) and the majority reporting incomes below \$60,000 (62% MAT Pass, 78% MAT Exempt, 72% MAT Fail, see Appendix 5.2)¹³.

While there is no official definition of the poverty line in Australia, a study by the Melbourne Institute estimated that the poverty line in Australia in September 2023 for a working single parent was between \$766 (one child) and \$1251 (four children) per week¹⁴, or between \$39,832 and \$65,052 per year.

Many parents (67-89%) were also receiving other forms of government income support in addition to receiving FTB payments. Payment types reported included Parenting Payment Single, Carer Payment / Allowance, and Disability Support Pension.

So when it was private collect, which he wasn't paying, he was meant to pay me quite a large amount, which meant my family tax benefit was significantly decreased. So it's always been where financially I have struggled, I have tried to make ends meet. I live pay cheque to pay cheque.

- MAT Exempt parent

There are two others [medical professionals for the child] that they want me to see. I thought, I can't afford it. I simply can't afford it. There is no way I could budget in those. Things in my budget are just - there is no way. I'd have to sell my house and live in a caravan to be able to afford all of the specialists on top of all of the other appointments.

- MAT Pass parent

Then with the cost of living and what everything has come to, and I dread to think if the car breaks down or there's just those little - when the mechanic says oh, you need new tyres you go oh, okay, yeah, there's [\$1,000-\$1,999], where do I find that? We might have to put that holiday off for another couple of years.

¹³ Note: as detailed in Section 2.1.1, parents with an income of greater than \$80,000 (\$111,000 for MAT Pass) were excluded from the cohorts for this study.

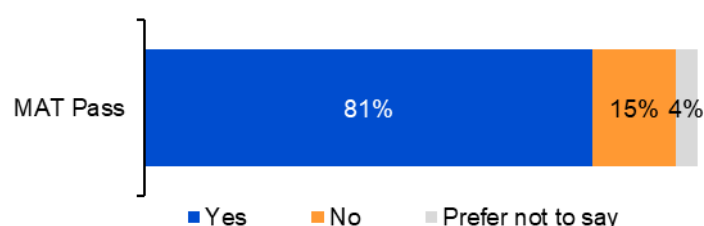
¹⁴ Values were slightly lower for non-working parents at \$653 - \$1138 respectively. The University of Melbourne (2023), '[Poverty Lines: Australia – September Quarter 2023](#)', Melbourne Institute Applied Economic and Social Research, accessed 5 February 2025.

3.2. Many separated parents are not receiving child support in full or on time

This section focuses on MAT Pass parents as these parents have both the entitlement and expectation to receive the full amount of child support payments.

15% of MAT Pass parents, reported not receiving any child support payments, 81% indicated that they did.

Figure 6 Current receipt of child support payments



Base: All parents (MAT Pass n=158)

Source: A1 Do you currently receive child support payments for one (or more) of your children?

15%

of MAT Pass parents were not receiving child support payments

On average, parents receiving child support in the study were getting less than that to which they were entitled.

Half of MAT Pass parents (52%) who received child support reported getting less from the other parent than the minimum amount they had been assessed for (Table 5). Just over a third (37%) of these parents reported receiving the right amount, and 11% reported receiving more than the assessed amount.

Table 5 Reported child support payment values – assessed vs. reportedly received

MAT Pass	
Receiving more	11%
Receiving the right amount	37%
Receiving less	52%

Base: Those that are or should be receiving child support, and provided a response to both B5 and B6 (MAT Pass n=113,)

Source: B5 How much do you currently receive in child support? and B6 How much should you receive in child support

The difference between the assessed (entitled) and actual amounts of child support received was calculated (Table 6). MAT Pass parents reported an average difference of - \$1,979 and a median difference of \$240 (i.e., the reported received was less than the entitled value that the parent indicated). These numbers should be interpreted with caution as these data did not show a normal distribution. Rather, most reported differences clustered around the -\$200 to -\$800 range. The average reported here is affected by a long tail of negative values (i.e., parent reporting underpayment) including some extreme outliers where parents reported a difference of up to -\$36,000.

Table 6 Reported differences between the assessed value vs. amount reportedly received

MAT Pass	
Average (annual)	- \$1,979
Median (annual)	- \$240
Total (n)	113

Base: Those that are or should be receiving child support and provided a response to both B5 and B6 (MAT Pass n=113)
 Source: B5 How much do you currently receive in child support? and B6 How much should you receive in child support

\$1,979 is the average amount of child support per year MAT Pass parents believe they are missing out on

These were typically not mutually agreed arrangements to accept less child support than the assessment. Notably, only 31% of MAT Pass parents who received child support reported having agreed to a difference between the assessed and actual payment amounts. This is consistent with what these parents reported during interviews, with those in the MAT Pass cohort often discussing being forced to accept less money to 'keep the peace' or because the other parent was able to manipulate their income to avoid payment.

The government has said, okay, you're owed however much it is a month, and I don't enforce that. I don't ask for that.

- MAT Pass parent

The gap [between what should be paid and what is paid is] about [\$500-\$999] a month.

- MAT Pass parent

Within this study, MAT Pass parents with an annualised assessed maintenance amount of \$0 in child support were excluded from the sample. This means that if all MAT Pass parents were receiving their assessed amount of child support from their Private Collect arrangements, we should not see any parents with \$0 in child support being paid. However, as shown in Table 7 below, almost 1 in 4 MAT Pass parents (24%) reported receiving \$0 in child support.

1 in 4 MAT Pass parents reported receiving \$0 in child support per year

Table 7 Distribution of annual amount received by MAT Pass cohort vs. amounts received

Maintenance amount	Population (DSS data)	MAT Pass
Annual	%	n = 68
\$0	-	24%
\$0.01 - \$500	5%	3%
\$500.01 - \$2,000	17%	12%
\$2,000.01 - \$5,000	20%	15%
\$5,000.01 - \$10,000	26%	24%
\$10,000.01 - \$20,000	23%	19%
\$20,000.01+	5%	4%

Base: Population level aggregate statistics provided by the Department from Services Australia data. Cohort values provided from parents who responded to question B5, (MAT Pass n=113).
Source: B5 How much do you currently receive in child support?

Timeliness of child support payments varied substantially

Only one third (46%) of MAT Pass parents reported that they ‘always’ received payments when they were due and 22% ‘mostly’ did (Table 8). 15% of these parents ‘sometimes’ (10%) or ‘rarely’ (5%) received payments when they were due, and 17% ‘never’ did.

Table 8 How often child support payments are received on time

MAT Pass	
Always	46%
Mostly	22%
Sometimes	10%
Rarely	5%
Never	17%
I don't know	0%
Prefer not to say	0%

Base: Those that are or should be receiving child support (MAT Pass n=150). Not applicable values excluded.
Source: B13 How often do you receive child support payments when they are due?

Only 32% of MAT Pass parents surveyed are receiving child support both in full and on time

For those parents that provided data, only 32% of MAT Pass parents reported receiving child support in full (exact amount or more) and on time (always). Even when including parents who ‘mostly’ receive child support on time, this figure rises to only 44%.

Inconsistent support or payment was highlighted as a cause of financial pressure for separated parents.

Table 9 How often child support payments are received in full and on time (MAT Pass)

On time:	Always	Mostly	Sometimes	Rarely	Never
Paid more	6% (7)	5% (5)	0% (0)	0% (0)	0% (0)
Paid exact amount	26% (29)	7% (8)	2% (2)	3% (3)	0% (0)
Paid less	16% (18)	12% (13)	6% (7)	0% (0)	16% (18)

Source: MAT Pass Parents that are or should be receiving child support and provided a response to B5, B6, and B13.
B5 How much do you currently receive in child support? and B6 How much should you receive in child support. Prefer not to say and I don't know excluded. (MAT Pass n=113)
B13 How often do you receive child support payments when they are due? ((MAT Pass n=150)

What they [the other parent] think is not overly important because [\$200-\$499] a week to them might not be that much, but it might be the world to you guys, it might be food for the week, or it might be your kid's new shoes or school uniforms or stuff like that that you need and you don't have that extra cash because you're living pay check to pay check

- MAT Pass parent

Findings for other parent cohorts

MAT Exempt parents who received child support or expected to receive child support: Some MAT Exempt parents reported they received or expected to receive child support. Of those MAT Exempt parents who knew the expected and actual amounts received (38%):

- 63% indicated that they received less than what they believed they were entitled to
- The mean reported gap between expected payments and payments received was -\$3,757 for these parents
- 27% of MAT Exempt parents who were receiving child support payments indicated that they always or mostly received their payments on time.

Some MAT Fail parents also reported they received or expected to receive child support: These parents mainly had an informal arrangement outside of the Scheme or may be reporting on another case / child. Like the findings above, findings for these parents (n=20 who knew the expected and actual amounts received: 29% of the MAT Fail cohort) included:

- 50% indicated that they received less than what they believed they were entitled to
- The mean reported gap between expected payments and payments received was -\$1,889 for MAT Fail parents who received / expected to receive payments
- 54% of MAT Fail parents who were receiving child support payments indicated that they always or mostly received their payments on time.

3.3. Many parents experience family and domestic violence

Many parents in this study discussed previous experiences and ongoing fears of FDV from their former partners.

Across cohorts, risk of violence from the other parent had a substantial impact on decision-making around child support arrangements.

MAT Exempt parents reported the highest risks of FDV, with two thirds (67%) of MAT Exempt parents reporting that seeking child support may have caused the other parent to react violently. This was not a surprise, as risk of FDV is the most common criteria for a MAT Exemption.

However, these FDV risks were not isolated to this cohort. Survey results revealed that 1 in 6 parents (16% of MAT Fail, 18% of MAT Pass) were afraid to seek child support from the other parent due to concerns they would react violently (Table 10).

To compare this survey finding to other population estimates, ABS data reports that 1 in 6 women had experienced physical and / or sexual violence by a current or previous cohabiting partner since the age of 15¹⁵. 1 in 6 parents in this study reported FDV within the context of their relationship with the other parent. These parents in the MAT Pass and MAT Fail categories may be eligible for an exemption. Some parents may have chosen to continue with a child support case to receive child support with safety protections in place. Other parents may have elected not to apply for a MAT exemption because they think they are not eligible.

1 in 6

Mat Pass / MAT Fail parents were afraid to seek child support from the other parent due to concerns they would react violently – this rose to 4 in 6 for MAT Exempt parents

In addition to direct risks of violence, a significant proportion of parents from each cohort felt that seeking child support would be harmful or disruptive to themselves or the other parent¹⁶ (20% MAT Pass, 48% MAT Exempt, and 24% MAT Fail).

¹⁵ Australian Bureau of Statistics (ABS) (2022), 'Personal Safety Survey (PSS) 2021-2022', accessed 5 February 2025. AIHW (2024) Family, domestic and sexual violence – FDSV Summary. Australian Institute of Health and Welfare

¹⁶ Parents were not specifically asked about harmful or disruptive effect for the child which is another reason for an exemption. Parents may have reported this under 'other'.

Table 10 Do any of the following apply to you?

Circumstances	MAT Pass	MAT Exempt	MAT Fail
I feared taking action to seek child support would cause the other parent to react violently towards me or my family	18%	67%	16%
Seeking child support may have a harmful or disruptive effect on me or the other parent	20%	48%	24%
The identity of the other parent is unknown	1%	5%	3%
I had legal advice that parentage could not be proven through a court	0%	1%	1%
I had been unsuccessful in proving parentage	1%	2%	3%
Cultural considerations	3%	0%	0%
Other	5%	14%	9%
None of the above apply to me	59%	10%	50%
I don't know	1%	6%	4%
Prefer not to say	1%	1%	4%

Base: All parents (MAT Pass n=158, MAT Exempt n=221, MAT Fail n=68, Total n=447)

Source: D9 Do any of the following apply to you? Please select all that apply

Experiences of FDV often dictated the decisions made by parents regarding child support – both the types of collection selected and pursuit of any payment.

I definitely had domestic violence with my relationship, so that has always been a factor too. One of the ways that some men abuse us through the control of finances. Mine was very abusive physically as well as in pretty much every other aspect. You have to factor all this in, it's not all just we broke up and don't like each and he doesn't want to pay child support. There's so many layers.

- MAT Exempt parent

Some parents who were not MAT Exempt reported that they accepted a lower rate to avoid conflict.

He put it down as 50 per cent [shared care, despite only having 25 percent care]. I've left it at that, because I need to keep the peace, and I just leave it. So that's why I don't push to get paid the right rate.

- MAT Pass parent

MAT Exempt parents who reported FDV and were connected with a social worker felt well-supported

MAT Exempt parents who reported FDV as part of their circumstances often discussed being connected to a social worker, and these individuals typically felt well-supported when engaging with the FTB program and the Scheme.

MAT Exempt parents were typically not willing to consider applying for child support in the future, citing concerns that this would have negative consequences for their children or put themselves at increased risk of violence through increased contact.

Parents in difficult situations were often uncomfortable with their information being shared

Several parents expressed concern over information necessary for calculating the child support assessments being shared with the other parent¹⁷. This was generally due to having experienced FDV or difficult interactions with the other parent, and feeling like this shared information made them more vulnerable. Reactions to this ranged from discomfort with the level of information being provided to some

¹⁷ This concern may be driven by a misunderstanding of what is expected of a parent to take part in an assessment.

parents attempting to avoid the Scheme entirely to prevent this disclosure. Some of these concerns may relate to misunderstanding about the level of information shared with the other parent. Other concerns may come from parents who had a previous experience of applying for a change of assessment (COA), in special circumstances or being party to appeals to child support decisions (objections, external appeal). These processes require more open exchange of information than the assessment of child support routinely requires.

Even the employer. They shouldn't be able to see the employer. They shouldn't be able to see anything. How many jobs you have, where you work, I think it's horrific.

- MAT Pass parent

... for him to turn around and say, I've spoken to CSA and I'll have access to all of your financial documents, that really made me uncomfortable¹⁸.

- MAT Pass parent

3.4. Interpersonal & practical considerations drive decision-making for child support arrangements

Power imbalances determine arrangements for many parents

Unequal power dynamics were commonly reported between separated parents, even in the absence of reported instances of FDV. Survey respondents variously reported being more financially vulnerable than the other parent, feeling overwhelmed by their new situation, the other parent feeling less obligation to financially contribute after separation. Regardless of the circumstances, the other parent's reactions and decisions often dictated the child support arrangement in place.

1 in 5 parents chose a Private Collect arrangement to avoid conflicts, fights, or threats

For MAT pass parents the three main reasons parents chose Private Collect arrangements centred around their relationship with the other parents, either trying to avoid conflict (19%), because they had a good relationship with the other parent (18%) or because they trust in the reliability of the other parent (17%). A significant minority also indicated it was the personal preference of the other parent (13%) to use a Private Collect arrangement. This data indicates that there are some positive coparenting relationships grounded in trust and reliability, however aversion to conflict and appeasement of the paying parent still remain the driving force behind MAT Pass parents' decision making. This is reaffirmed by the small number of MAT Pass parents that indicated opting for a private collect arrangement was convenient (6%) or preferential (3%).

For him being forced to pay child support or for me to take any action would have been more severe than me just not receiving it.

- MAT Pass parent

He didn't want to go through Centrelink at all. He was absolutely adamant that he did not want Centrelink coming for him for payments and that we had to sort it

¹⁸ Noting that employer information is not required for the initial assessment, this quote likely refers to Change of Assessment.

out independently. So I am not honestly sure if I'm getting the right amount of money.

- MAT Pass parent

The MAT Exempt and MAT Fail parents who reported having a Private Collect child support arrangement, had the highest and lowest representation relative to the other cohorts, in seeking to avoid conflict (36% and 12%), and having a good relationship with the other parent (9% and 20%) as the motivations behind their Private Collect arrangements. This indicates that conflict with the other parent is more of a perceived risk to MAT Exempt parents, consistent with the disproportionately high rates of FDV they have experienced. MAT Exempt and Fail parents selected convenience and ease (14% and 16%) and personal preference of the other parent (9% and 8%) as the reason for choosing a Private Collect arrangement at similar rates (14% and 16%). This demonstrates that for some parents, Private Collect arrangements are just more convenient, however there is a consistent theme amongst the different cohorts of seeking to appease the other parent.

In some cases, this was a direct influence based on the other parent's preferences about how much they felt they should or could pay, or whether they wanted to avoid engaging with government agencies. In others, this was an indirect influence based on how the primary carer assumed the other parent would respond. For a handful of parents, past negative experiences with child support (i.e. through having another child to a different parent) informed their decision to pursue Private Collect arrangements (either MAT Pass or MAT Fail).

So they told us this is how much he had to pay, and he said, well, I'm not paying that. This is what I'll pay. Look, I can't have a conversation. There's no way that I can broach a conversation with him about it. If I did the child support collect, I know it would be - it would make my life miserable. He would bomb my phone, and he would just be - yeah. He wouldn't - he just wouldn't.

- MAT Pass parent

I think he was already burnt from his ex in regards to child support. So he had his back up about everything. So I've just – to keep everything amicable after all these years, I just accept absolute minimum.

- MAT Pass parent

[Power imbalances also inform changes to payment collection arrangements](#)

From the in-depth interviews: MAT Pass parents who reported changing from Agency Collect to Private Collect were often persuaded or pressured to make the transition by the other parent. Reasons given initially by the other parent for changing to Private Collect included moving to paying for school fees, paying additional amounts, to avoid government involvement, among others. Parents who changed to Private Collect typically reported that, while the agreed child support arrangement may have been adhered to initially, the amount they received from the other parent then reduced over time.

Parents who had changed or had considered changing from Private Collect to Agency Collect reported this was in response to consistent non-payment or underpayment. Some parents suggested that if the other parent stopped paying in future, they may consider taking this action. However, others expressed unwillingness to re-engage with the other parent at all, despite a lack of child support payments.

The major barrier that parents reported to making a change from Private Collect to Agency Collect was the perception of a negative response from the other parent and a wish to maintain amicable relationships. Some MAT Exempt parents who reported having informal or Private Collect arrangements had not considered moving to Agency Collect in the case of non-payment due to potential violent or negative repercussions from the other parent.

They said, you can make it where we collect it, but I knew what the result of that would be [...] him being incredibly angry with me.

- MAT Pass parent

Some Private Collect arrangements are based on timely and responsive payments compared to Agency Collect

Most parents described their choice of Private or Agency Collect arrangement as a direct response to the preferences, attitudes, or potential actions of the other parent.

However, a smaller number suggested that they preferred an arrangement in which the other parents could pay on a more regular or an ad hoc basis – e.g. when nappies or baby supplies needed restocking or when school fees were due – rather than as determined by Services Australia.

Monthly payments received through Agency Collect were sometimes viewed as more difficult to manage, with some parents opting for Private Collect to enable weekly or fortnightly payments. Some parents also cited delays in payments when transferred through Agency Collect.¹⁹

3.5. Understanding of the Scheme and access to information varies, but is often lacking

Parents revealed varying levels of understanding of the Scheme. Some parents understood their entitlements and felt supported in the information they had received from Services Australia. However, many others found the requirements for FTB and child support payments to be opaque and confusing and suggested that the information regarding processes, options, and entitlements for separated parents are not clearly communicated. This is likely compounded by the fact that separated parents often engage with the FTB program and the Scheme during periods of high cognitive load and stress.

Parents received most of their information from Services Australia/Centrelink and mostly engaged online.

Surveyed MAT Pass parents reported that Services Australia (58%) and Centrelink (54%) were their primary sources of information about applying for child support assessments. Additionally, 11% received information from family or friends, 6% used online search engines, 6% sought legal advice/court information, and 2% used other online sources. During interviews and the online community, parents also reported accessing information from various other sources, including online networks (e.g. forums or Facebook groups) and through family and friends. When applying for child support assessments, 57% (n=65) of MAT Pass parents did so online, with 20% (n=37) applying via phone call to Services Australia and 12% (n=8) filling in a paper form.

93%

of MAT Fail parents who applied for a child support assessment applied online compared to 56% for MAT Pass parents

MAT Exempt parents primarily sourced information from Services Australia (56%) and Centrelink (51%). Additionally, 10% received information from family or friends, 9% sought legal advice/court information, and 4% used online search engines. When applying, 49% (n=70) of MAT Exempt parents applied online, with a higher proportion (37%, n=34) applying via phone compared to other cohorts.

¹⁹ Technical note: Disbursements are made on a daily basis between the 8th and last day of the month if child support is owing and if a payment has been received. Due dates for payments collected through the agency vary based on how the payments are collected, which will then in turn influence when they are disbursed. These can include: Voluntary payments where the Payer can choose the payment cycle of when their payments are due; Centrelink deductions, paid to the agency fortnightly; employer withholding, generally paid to the agency and disbursed to the payee once per month, regardless of the pay frequency/cycle of payments made to the payer by their employer.

MAT Fail parents relied most heavily on Services Australia (64%) and Centrelink (50%) for information. Notably, this cohort had the highest proportion seeking legal advice / court information (21%) and using online search engines (14%), with only 7% receiving information from family or friends. MAT Fail parents who had applied for child support did so online at an exceptionally high rate of 93% (n=14), significantly higher than other cohorts. Only 7% (n=13) applied via phone call to Services Australia, and none used paper forms.

There are two key points for the MAT Fail population. First – only a very small proportion of MAT Fail participants applied for a child support assessment (n=14). This likely represents a lack of engagement with government services or self-exclusion from the process by which they may be identified for MAT Exemption. Second – the high proportion of online applications may have causally contributed to the levels of MAT failure. Parents are only asked to report experiences of FDV if they apply online for a child support assessment (and not when they apply for FTB payments). This means that parents who are potentially eligible to be MAT Exempt cannot be identified when applying for FTB online.

Differences in the method of application across cohorts may reflect preference for digital channels; a desire to avoid contact with government services where possible; when the applications were made, with more recent applications likely to have been submitted online; varying levels of digital literacy and access to technology; convenience / accessibility outside of work hours; or the complexity of individual cases. Understanding of the FTB's interaction with child support is variable, with some awareness of interaction but low understanding of details

All parents within this research were selected as they receive FTB payments, and this was communicated to parents as part of the recruitment process. As such, it was not surprising that almost all (99%) parents surveyed reported receiving FTB from the Government.

Some parents reported being aware of the interaction between FTB and child support payments, in that they understood that their child support arrangement had an impact on how much FTB they would receive.

Of parents who indicated that Services Australia had not calculated how much child support payments they should be receiving, 31% stated that they 'didn't know that not receiving child support might impact their FTB payments' (only n=16 parents responded to this question and therefore cannot be split out by cohort).

Interviews indicated that many parents were unsure of the amounts of FTB received, how much they could be entitled to, and some parents were unaware of the interaction between FTB and their child support payments.

No I'm not sure if I get the maximum amount. To be honest I don't know what the maximum amount is for A and B.

- MAT Fail Parent

I suppose, it's hard to understand what you can try and apply for, what you are entitled to. It's just a very much on your own, I suppose.

- MAT Exempt parent

I would say it's more of a mystery. I don't understand how it does work.

- MAT Fail parent

In both interviews and the survey, MAT Fail parents reported being unaware of the requirement to have a child support assessment to ensure maximum FTB payments. When prompted, most of these parents suggested that they had never received this information.

For parents who were aware of the interaction, when underpayment of child support has occurred through Private Collect, this was reported as a source of frustration for parents due FTB Part A payments being calculated based on them receiving the assessed amount in full.

Yeah, because I just have never understood why I get penalised for not wanting to collect, why I lose money for not wanting to collect extra money. Like I've never understood that.

- MAT Pass parent

but not doing the assessment and getting your Family Tax Benefit reduced, I think that's a bit – it just makes it harder for parents who can't do it. For me, I didn't do it because of the type of relationship that I had with my ex-partner. I think at the time it would have been more fuel to the fire to go and do a claim for child support. So – and then to have your Family Tax Benefit cut, it makes it a bit more difficult.

- MAT Fail parent

Awareness of the MAT is generally low

When presented with a description of the MAT, most MAT Pass parents surveyed indicated that they had not been provided with information about the MAT (54%) or were uncertain if they had received this information (22%).

Similarly, across the MAT Exempt and Fail cohorts, a large proportion of parents indicated they had not received information regarding the MAT (45% and 53%) with a significant minority expressing uncertainty (24% and 26%). Only 28% of MAT Exempt parents and 16% of MAT Fail parents indicated they had previously received information on the MAT.

While the low level of awareness of the MAT might not be an issue for parents in the MAT Pass cohort (who passed whether they were aware or not), it is concerning for MAT Fail parents whose failure might be to do with lack of information or not understanding the impact of failing the MAT requirements when they applied for FTB or when they were notified of their FTB reduced to base rate.

Cohort-specific findings

Awareness of these processes and requirements was particularly low for MAT Fail parents. Several MAT Fail parents indicated that they were unaware of this requirement, and did not know that they were required to do anything regarding child support or that this might affect their FTB payments. When prompted, most of these parents suggested that they had never received this information.

I don't recall anyone mentioning it to me when I first was arranging the whole single parenting payments and stuff.

- MAT Fail parent

I've never been made aware that if we were to get an assessment and whatever they decide on, that my [FTB] payments would change. I was never made aware of that.

- MAT Fail parent

Some MAT Fail parents mistakenly believed that they were receiving the maximum value of FTB payments.

Parent: Well, I just didn't really see the need of [getting a child support assessment], to be honest. We come up with it ourselves, and – yeah. We're just happy with that. [...]

Interviewer: Do you know if your family tax benefit level that you're getting is the full amount?

Parent: Yeah, I'm pretty sure it is the full amount. Yes.

- MAT Fail parent

Some MAT Fail parents seemed unaware that they needed to make a formal application for a child support assessment to receive their full FTB Part A entitlement. Some had decided that because they had a good relationship with the other parent that they would manage child support between themselves.

I haven't gone about the process of getting a child support assessment. I don't know whether I need to. Whether I have to. I have no idea how to do that.

- MAT Fail parent

3.6. Parents engaging with Services Australia reported both positive and negative experiences

Both strongly positive and strongly negative experiences were reported by parents in their dealings with Services Australia / Centrelink. Parents typically used the terms Centrelink, Services Australia, and Child Support interchangeably in this research. Parents in the study typically had little understanding of the different parts of the same organisation (Services Australia) and processes involved in to assess FTB and child support payments.

Positive and negative aspects of interactions with Services Australia

Both positive and negative experiences were raised regarding interactions with Services Australia, often regarding similar aspects of services. Individual interactions with staff play a major role in parent's reported experiences of the FTB program and the Scheme, as do administrative and process-related factors.

Table 11 Themes in reported positive and negative aspects of interactions with Services Australia

	Positive	Negative
Staff	<ul style="list-style-type: none"> • Social worker engagement was seen as a strong positive, by MAT Exempt participants whose interactions included this. This included tailored support to navigate the system, and supportive and empathetic engagement. • Positive experiences with helpful and informed staff members (in person and on the phone). • Empathetic staff members. 	<ul style="list-style-type: none"> • Perception of being seen as trying to access entitlements they did not deserve. • Requirement to share personal details in public spaces. • Lack of empathy in staff members. • Lack of knowledge in staff members.
In-person services	<ul style="list-style-type: none"> • Lower in-person wait times than phone wait times. • Perceived lower in-person wait times in regional areas. 	<ul style="list-style-type: none"> • Long in-person wait times, need to take time off work or arrange childcare to attend in-person. • Redirection to phone services during in-person visits.
Phone services		<ul style="list-style-type: none"> • Extensive wait times preclude separated parents from being able to access information via phone due to work and caring responsibilities.
Information	<ul style="list-style-type: none"> • Interactions being completed in one engagement. • Staff members helping to understand and apply for entitlements and exemptions. 	<ul style="list-style-type: none"> • Inconsistency of information between interactions or individuals. • Repeated interactions required due to inconsistent information. • Lack of clarity around entitlements.

Positive		Negative
Debts		<ul style="list-style-type: none"> • Potential to incur child support overpayments and FTB debts due to poor or incomplete advice. • Perceived inability to enforce or collect child support debts.
Process	<ul style="list-style-type: none"> • MAT Exemption process straightforward and supportive. • Online applications can be used to avoid wait times in person or on the phone. 	<ul style="list-style-type: none"> • Compliance-based processes, being treated as a 'number' rather than a person. • Complex processes with high administrative burden. • Lack of information about processes, including reasons for payment changes. • Significant delays in receiving information about outcomes of processes (months).
Online information	<ul style="list-style-type: none"> • Useful to have information online for researching entitlements. 	<ul style="list-style-type: none"> • Language used to describe entitlements often process-focussed and requires assistance to interpret. • Complex and difficult to navigate.

Yes. Because it's always hard for me. Centrelink, I can't take a day off to go to Centrelink, and then there's waiting time, or even I call them, and they don't answer a few hours. That's really hard, and I have to look after my child. [...] I wait a lot. Two hours. They don't process – the person's information is not consistent. You have to come back again. [...] I can't do that. I don't want to lose a job. I have to keep my income rather than getting Centrelink, so that's my priority.

- MAT Exempt parent

There was one guy that was lovely and really helpful. The rest were useless. I would dread having to call them up, because I don't feel they've got confidence in the information that they're giving, especially my questions around the special circumstances.

- MAT Pass parent

Anytime I look into anything, to be honest on the Centrelink website, I do get very confused, it doesn't compute with my brain for some reason. I just end up clicking on all different links, I have all different tabs open, and then I'm like, I don't even know what I'm doing on here so I just get frustrated, so I would just – when I kept seeing it on there, I was like, I don't have the capacity just look into that.

- MAT Fail parent

To be honest, it's all kind of confusing. Whenever I go onto any of the websites, I'm a little bit confused by all of it.

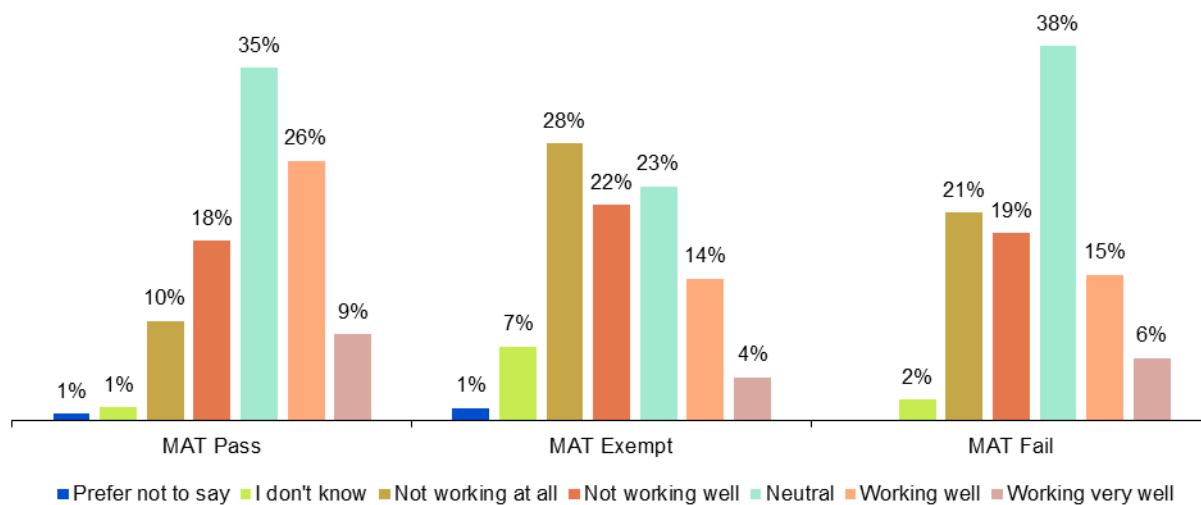
- MAT Fail parent

More parents are dissatisfied than satisfied with the Scheme in MAT Exempt and MAT Fail

Whether parents were more satisfied or dissatisfied with how the Scheme is working varied across the 3 cohorts (Figure 7). While 35% of MAT Pass parents thought the Scheme was working well or very well, MAT Exempt and MAT Fail parents were more dissatisfied with the Scheme.- MAT Exempt parents were the most likely (50%) to suggest the program is not working to some degree. This is not surprising as the parents in the MAT Exempt and MAT Fail cohorts are not receiving any child support payments or their full child support entitlement. The proportion of parents who reported a 'neutral' response was high across cohorts with 35% in MAT Pass and 38% in MAT Fail.

50% of MAT Exempt parents thought the Scheme was not working well or at all

Figure 7 Satisfaction with how the Scheme is working



Base: Parents that are currently receiving child support or should be (MAT Pass n=150, MAT Exempt n=162, MAT Fail n=48, Total n=360). Source: A6 Overall, how well is the child support system working for you?

35% Of MAT Pass parents think the Scheme is working well or very well

Cohort-specific findings – satisfaction and perceptions of what is working well

Overall, MAT Pass parents surveyed were amongst the most satisfied with the Scheme. Regarding satisfaction with the amount of child support received, MAT Pass and MAT Fail parents reported similar satisfaction with the amounts of child support being received in the ranges of 1-3 out of 10 (31% for both), 4-6 out of 10 (30% and 29%), and 7-10 out of 10 (39% and 40%). MAT Pass parents also had the highest proportion reporting that the Scheme was working ‘well’ (26%) and the lowest proportion reporting that it was ‘not working at all’ (10%). Mat Exempt parents had the highest rates in the 1-3 out of 10 category (59%) and the lowest in the 7-10 out of 10 (16%) category, this could be due to the higher rates of FDV experienced by this cohort, and subsequent recommendations from Services Australia to not attempt to collect child support from the other parent.

Services Australia was not reported to preferentially recommend Private Collect

While previous studies have reported a preference by Services Australia (and the former Child Support Agency) for Private Collect as the preferred payment method where suitable, this was not a finding of this study. Responses within this study suggest that Services Australia appears to put forward a recommendation on child support collection arrangements which is responsive to the circumstances described by the individual. Parents were asked which option for child support collection was recommended to them by Services Australia. Most parents indicated that Services Australia was equally likely to recommend that child support be transferred privately (22%), via Agency Collect (22%) or both (17%). Of interest, 14% of parents identified that neither option was recommended to them, and 9% that they did not talk to Services Australia about this question.

This may not be representative of the broader population of separated parents. It is worth comparing the current language used to promote these options to parents on the Services Australia website. It is clear from

the strengths-based language used that Private Collect is the preferred option, while the deficit language used to describe Agency Collect arrangements ('find it hard', 'need help') is sometimes perceived to place the blame for not collecting privately on a deficit in the parent. This difference between the survey results and this communication of options may reflect more recent changes in policy or administration (as a number of parents in this survey have had child supports arrangement in place for some time), or differences in the operationalisation of processes by staff.

Table 12 Services Australia website language describing options for collection arrangements

Private Collect	Agency Collect ('Child Support Collect')
<p>Use Private Collect if you:</p> <ul style="list-style-type: none"> want flexible payments can talk with the paying parent or non-parent carer don't need much help to work things out with the paying parent can rely on payments being on time and in full. can rely on the other parent lodging their tax returns on time. 	<p>You can use Child Support Collect if:</p> <ul style="list-style-type: none"> you find it hard to talk with each other about child support you need help to make sure payments are on time and in full you need help to get payments back on track if they fall behind the paying parent doesn't regularly lodge tax returns.

Source: Services Australia website^{20,21}

This may be reflected in recent downward trends in Private Collect in the caseload as a whole.

Wait times to speak to Services Australia shaped the way that parents engaged with the FTB program and the Scheme

Challenges with engaging with Services Australia shaped the ways in which parents approached and understood child support and FTB entitlements. Issues raised are likely to be common across other social service and welfare benefits entitlements, including issues with information accessibility, wait times, and inconsistency of information.

However, rather than acting as mere inconveniences, these common issues shaped the way in which many parents engaged, or did not engage, with the Scheme and FTB program. A strong theme arising from the parents experiences with Services Australia includes a need to decrease wait times to speak to someone, particularly on the phone.

One parent who had completed the application process online to avoid lengthy wait times with Services Australia suggested that this lack of engagement with a person within Services Australia may have reduced the information they received.

I've made the claim online which probably kind of cuts that personal, one-on-one, face-to-face communication, or even over the phone. But I would have thought that they would have picked up on it because they would see that I'm a single parent.

- MAT Fail parent

Delays were also noted in the timing it takes to receive a decision (and associated payment) in response to an application. One parent suggested that long turnaround times for processing at Services Australia could mean that those looking to leave these situations may have to rely on other sources of support during the transition, such as family or external parties.

²⁰ Services Australia (2024) 'Child Support Collect', accessed 5 February 2025.

²¹ Services Australia (2024) 'Private Collect', accessed 5 February 2025.

There is a long turnaround time [for FTB]. Which I think can be quite – I guess if you're in a – I was lucky that I have the support of siblings to help me. But if you didn't have the support of someone, I would imagine that it would be quite daunting and not – you know, lots of people probably stay in the situation that they're in because they can't afford to move out.

- MAT Fail parent

Parents reported receiving inconsistent or incomplete information and incurring debts in the process. Parents also reported fear from receiving a previous debt led to disengagement with the requirements to receive their full FTB and child support entitlement. One parent reported they received child support even though they did not, as they feared that if they reported that they were not receiving enough child support through Private Collect to Services Australia they may incur a debt.

There's always that fear where if I say I don't get any money from him, that they will say, well, part of your agreement for getting Family Tax Benefit is that you claim that. I've always been scared that then what the repercussions could be for me. Because it's that thing where understanding what's going to happen can be quite intimidating as well because if they were to turn around and say, well, you haven't actually collected anything. You said you would collect it, and you haven't done it and so you're now going to be penalised.

- MAT Pass parent

Typically, parents who had experienced a child support debt being owed to them were unlikely to feel that Services Australia were able to enforce payment by the other parent.

Nothing happens. Child support doesn't do anything. You just go, oh I haven't had a payment for a while. So I looked up MyGov thing – the child support account and yep, he owes me money. Yep but Centrelink doesn't – you don't get extra money. They just assume that you're getting the payment – your child support payment, even when you're not. So you sort of lose out.

- MAT Exempt parent

[What parents want – parent suggestions for improvement](#)

Within the online community, parents were asked to suggest ways in which government services for separated parents could be improved. Key themes arising from this discussion board were summarised, and parents were then asked the next day to rank the options from most to least important. Over 30 participants ranked each of the potential options (Table 13).

The most important options as ranked by participants were largely financial, and included increasing FTB payment amounts (which ranked significantly higher than all other options), followed by more vouchers to support the child's development and education, and more support for housing security for parents who receive inconsistent or low amounts of child support. More information for parents about options for managing child support collection arrangements was the lowest ranked option on average (Table 13).

Table 13 Suggestions of how the Government can improve the experiences of separated parents

Improvement suggestions	Parent rank
Increasing the Family Tax Benefit payment amounts to be more in line with the cost of living	1
More vouchers to support the child's development and education (e.g. school supplies vouchers, similar to existing swimming vouchers)	2
More support for housing security for separated parents who receive inconsistent or low amounts of child support	3
Speed up the Services Australia processes – these can take months and can cause financial stress	=4
A way to manage one-off, larger expenses in child support arrangements (e.g. medical bills)	=4
Create a way that the parent who should be receiving child support to be able to report to Services Australia whether they actually receive it or not	6
Reduce the waiting time to speak to someone at Services Australia / Centrelink in person or on the phone	7
Enable Services Australia to investigate parents who are not paying their fair share of child support	8
Provide financial counselling to parents going through separation	9
Change to calculating child support off current financial circumstances, as the previous years' tax returns aren't always accurate	10
Give more information to parents about all their options for how to manage child support	11

Base: All respondents n=35. Source question: Our discussion board yesterday brought up a lot of great suggestions about what could be done by the Government to improve the experiences of separated parents like yourself. We have collected these, and today, we want you to help us understand what is most important, by ranking these from most important to least important.

3.7. Within 'Private Collect', there are a mix of experiences

All parents within this study were selected as FTB customers, and the cohort design included only MAT Pass parents who were recorded as having a Private Collect arrangement at the time of data extraction, not Agency Collect. It would be expected that most / all MAT Pass parents collecting child support payments from the other parent (Private Collect) and that MAT Exempt parents would have a low proportion of Private Collect (due to partial exemptions). MAT Fail parents were not expected to be in the Scheme for the child / children that the failure related to. This assumption was broadly borne out in the results (see Table 14 below) where 83% of MAT Pass and 14% of MAT Exempt parents collected child support directly via Private Collect. (50% for MAT Fail, not shown.)

Table 14 Rate of Private Collect for Mat Pass/Exempt

	MAT Pass	MAT Exempt
Yes	83%	14%
No	15%	81%
I don't know	2%	2%
Prefer not to say	0%	2%

Base: Parents that are currently receiving child support or should be (MAT Pass n=151, MAT Exempt n=162)

Source: A4 Do you collect your child support payments directly from the other parent (also known as 'Private Collect')?

Some parents in Private Collect appear to be using informal arrangements to determine the amount transferred

This study has identified that a number of Private Collect parents who would be expected to have an assessment calculated by Services Australia may instead understand themselves as operating under an informal child support arrangement, which differs from the assessed amount. These 'informal' agreements are often verbal, not in writing and registered with Services Australia. This is seen Figure 8. While the MAT Pass cohort would be expected to have only formal and registered arrangements, this was reported by only

51% of MAT Pass parents receiving child support²². However, some of these Private Collect parents may describe their arrangements as “amount agreed between parents” as Private Collect is designed to allow flexible payment options such as in-kind, payment to third parties, sharing of the child’s expenses when they occur and flexible payment dates.

45% of MAT Pass parents reported a child support amount that was agreed between themselves and the other parent, rather than from a formal assessment by Services Australia

This indicates that there are likely to be significant deviations occurring between Services Australia assessments used to determine Private Collect arrangements and what is actually paid between parents within this category. While some may be between co-operative parents and be beneficial, not all were.

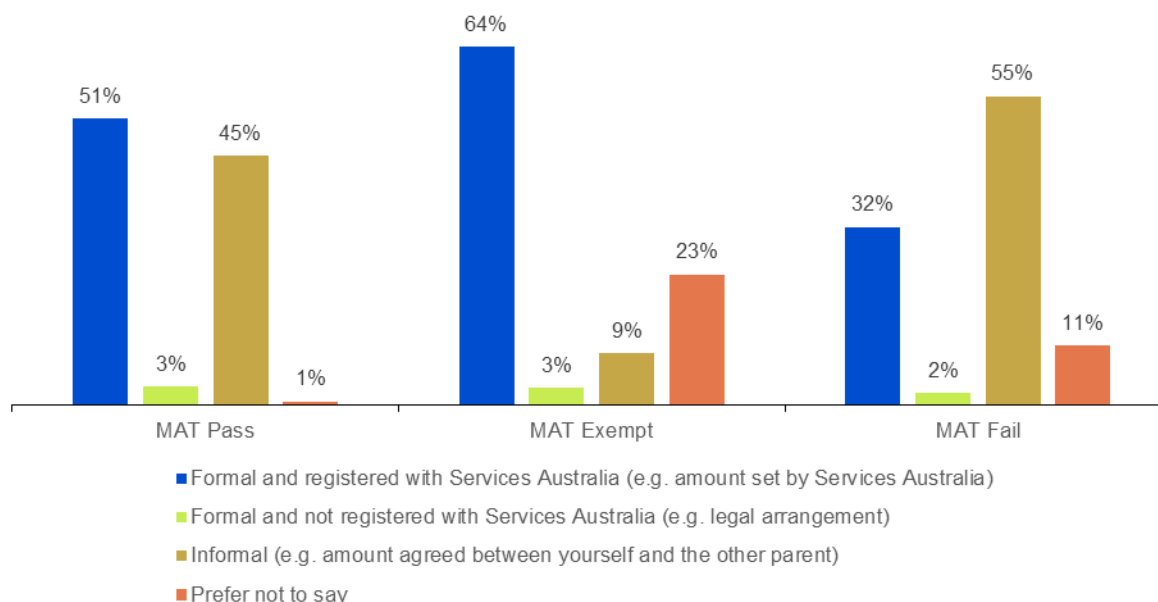
I can't say he's really sticking to what is required. He's not.

- MAT Pass parent

[Told the other parent] you haven't paid child support for the last two months [...] and he's like, I can't pay it all now. [...] Well, he had the money. He took the kids away for a holiday for five days, so he could have paid it instead of going away for a holiday. [...] So if he had of paid me the money, then maybe – I don't know, maybe I could have saved and taken the kids away for a holiday, but I haven't been able to, but at least they're going on a holiday.

- MAT Pass parent

Figure 8 Type of child support arrangements



Base:

Parents that are currently receiving child support or should be and who responded to A4 (MAT Pass n=149, MAT Exempt n=162, MAT

²² This study demonstrated an interesting ‘blurring’ effect, with those identified within particular cohorts by administrative data reporting unexpected collection arrangements. This occurs for several reasons, including parents having experienced more than one child support arrangement, as well as personal interpretation of the terms ‘child support’ (see Section 4.2). However, the presence of informal arrangements within the Private Collect category is confirmed by comparing to data for parents who only have one child in a child support arrangement.

In Private Collect arrangements, the Scheme assesses the amount of child support to be paid, and the parents are responsible for managing the payment arrangement. The Australian Government does not have visibility of the level of compliance in Private Collect arrangements.

The statistics above align with the figures already seen for the MAT Pass cohort – with over half (52%) of MAT Pass parents reporting receiving less child support than assessed. While two thirds (65%) of MAT Pass parents reported 'Always' or 'Mostly' receiving payments on time, 1 in 5 reporting receiving payments 'Rarely' or 'Never'.

[There was significant variation in the experiences of Private Collect – which can be used both due to amicable relationships between parents, but also to avoid conflict or violence.](#)

Parents that indicated they are or should be receiving child support through a Private Collect arrangement were asked to give their main reason and any other reasons that they collect directly from the other parent, and not through Services Australia. The top 5 main reasons for the choice of the child support payment method identified by parents in the survey were:

1. To avoid conflicts, fights, or threats
2. On good terms / good relationship with the other parent
3. I trust the parent paying to be reliable
4. Personal preference of the other parent
5. Convenience and ease of handling child support ourselves.

[A good proportion of parents with Private Collection arrangements had an amicable relationship](#)

A significant proportion of all cohorts indicated 'on good terms/good relationship with the other parent' as a reason for Private Collect, with MAT Pass parents showing the highest percentage for this reason as both a main and additional reason (18% and 31% respectively), suggesting a strong preference for Private Collection arrangements when relationships are amicable. 'I trust the paying parent to be reliable' was also a significant factor, especially for MAT Pass parents (17% as the main reason and 33% as an additional reason), indicating that trust in the other parent's financial responsibility played a role in choosing Private Collect.

~1 in 3 parents had chosen a Private Collect arrangement due to their good relationship with the other parent

[Private Collect parents report experiences of conflict and FDV across cohorts](#)

As discussed in Section 3.3, experiences of conflict and FDV are prevalent within the population of separated parents. This is no different for MAT Pass parents in Private Collect. 1 in 5 (19%) of parents in the MAT Pass cohort that were eligible to receive child support identified that the main reason that they had chosen Private Collect arrangements was to avoid conflict, fights, threats, or disagreements about money. A similar proportion of all MAT Pass parents identified that they feared requesting Agency Collect would cause the other parent to react violently towards me or my family (18%) and that seeking child support may have a harmful or disruptive effect on me or the other parent (20%).

[Part payment and underpayment](#)

While parents experienced underpayment in both Agency Collect and Private Collect, parents using Private Collect were more vulnerable to underpayment as FTB payments are reduced based on the amount of child

support assessed to be received. Parents reported difficulties enforcing child support payments in situations where they may be in an uneven power dynamic (including fear of potential violence) or are simply trying to maintain an amicable relationship with the other parent. In some instances, Private Collect arrangements deteriorated and resulted in non-payment over time.

So when it was private collect, which he wasn't paying, he was meant to pay me quite a large amount, which meant my family tax benefit was significantly decreased. So it's always been where financially I have struggled, I have tried to make ends meet. I live pay cheque to pay cheque and then things would happen, and my family tax benefit would be put down.

- MAT Pass parent

Private Collect arrangements may deteriorate over time

In some instances, parents reported in interviews that Private Collect arrangements which deteriorated and resulted in non-payment over time.

When we first separated, the [children] were primarily in his care. So I paid him child support in a private collection situation. Then when care went to 50 per cent, because he earned more than me, he was required to pay me, and we did that through child support collection because he wasn't happy about the change in circumstances and so they collected. He very rarely paid much into it and then we came to an agreement where he would pay for my [child's] private school fees, and he wouldn't pay any child support, so it then went to private collect. Then about maybe [0-5] years ago, he withdrew [them] from private school and so was no longer paying the fees. I have not had any child support since.

- MAT Exempt parent

Most Private Collect parents had not changed collection methods between Private Collect and Agency Collect. Specifically, 10% in MAT Pass had changed collection method (20% for MAT Fail, 27% for MAT Exempt). Most of those that had not changed collection method had also not considered doing so in the past (MAT Fail 70%, MAT Exempt 50% and MAT Pass 64%). Only 32% of MAT Pass parents (currently Private Collect) had ever considered changing to Agency Collect.

If it were to be collected formally, I would, but I think that would antagonise him, if it's collected formally. [...] I should have more balls and ask, but it's not worth a conversation. It's not directed at me. It's directed at the kids.

- MAT Pass parent

I think when something's finalised, like government wise, it seems to be that's the end of. You can't come back from it.

- MAT Pass parent

3.8. Key findings by cohort

Many findings across survey, interview, and online community methods within this research demonstrated common themes across cohorts. These are reflected in the findings above, with cohort-specific findings or deviations highlighted where appropriate.

These sections provide additional analysis by cohort, which emphasises considerations which are more prevalent or due to administrative reasons specifically relevant to that group. As many findings were common between cohorts, this section may contain some repetition of findings in previous sections.

3.8.1 MAT Pass

MAT Pass parents were more likely to receive child support in full and on time. This was expected as parents in the other 2 cohorts were not expected to be receiving formal child support or for MAT Exempt with partial exemptions, the full amount of their entitlement. MAT Pass parents reported the highest rate of 'always' receiving the full amount (44%), and two thirds (68%) reported 'Always' or 'Mostly' receiving child support payments on time. 11% of MAT Pass parents indicated that they receive more than the full assessment.

This however is underscored by significant variability of experiences within the MAT Pass cohort. There are non-negligible elements of this group for whom the Scheme is not working, and a number of parents whose arrangements appear to have been influenced by some form of duress or FDV.

The major barrier reported for parents who had considered, but not requested to, change from Private Collect to Agency Collect was the expectation of a negative response from the other parent, and a wish to maintain an amicable relationship. For MAT Pass parents, individuals who are collecting privately may not be receiving the amount which is used to calculate their reduced amount of FTB. There are significant experiences of underpayments and part payment for this group.

it would break that trust for sure. That's not worth it for the relationship that I've got to carry on for the next [6-10] years.

- MAT Pass parent

It's not worth the discord between us. It's not worth jeopardising the friendship that we have for me just to have that little bit more security.

- MAT Pass parent

Parents in the MAT Pass cohort also reported that reducing financial strain was a key focus for them, reporting challenges with meeting the rising cost of living pressures. However, other cohorts such as MAT Exempt parents appeared to demonstrate greater cost-of-living pressures than MAT Pass.

Similarly, many considerations raised in Section 3.7 above regarding the level of informal agreement about the amount to be transferred between parents in Private Collect parents are of most relevance for the MAT Pass cohort and less so for MAT Fail and MAT Exempt parents. For example (from Section 3.7) one in two MAT Pass parents indicated that they receive less child support than assessed. Further, one in five indicated that they received their payments rarely or never received their payments on time.

3.8.2 MAT Exempt

A sizeable proportion (48%) of MAT Exempt parents reported receiving child support, which was somewhat surprising given the majority of this cohort would be expected to have full exemptions from having to collect child support. This could be because they have a partial exemption, are reporting child support received in a different child support case, or because they receive child support under an informal arrangement. These results may reflect a several factors, such as: parents reporting to Services Australia involvement in exemption arrangement such as a partial exemption (seen as most likely); parent reporting on other children with child support arrangements; potential inconsistencies in being included in the MAT Exempt cohort (e.g. their status may have changed since the data extraction); or other factors.

Of these parents in the MAT Exempt category who reported that they were receiving or meant to receive child support— almost one quarter (23%) of parents selected 'prefer not to say' when asked how the child support amount was determined. Of the remainder, the majority indicated that the arrangement was formal and registered with Services Australia (64%) with only a minority (9%) indicating that they had an informal arrangement in place.

But for people who do have successful jobs and stuff and not paying a cent because they're exempted because they were an arsehole and bashed their wife or – you know...There's never going to be any accountability for him. There's never going to be a time when they are going to pursue him later down the line.

- MAT Exempt parent

Relative to the other cohorts, MAT Exempt parents more frequently raised issues relating to financial strain, incorrect salary reporting or loopholes used by the other parent to avoid or reduce payments.

But I think, yeah, that's where I wish it was a bit more balanced. So, like, if you don't get child support, you should get some sort of other offset.

- MAT Exempt parent

While MAT Exempt parents had the highest proportion (34%) who identify having started or completed the MAT exemption process, this was significantly lower than expected given that all individuals within this cohort had been assigned as MAT Exempt by Services Australia at some point during their engagement with the Scheme. Almost two thirds (64%) of MAT Exempt parents reported not having started (40%) or not knowing whether they had started (24%) the process to receive an exemption. This is likely due to the fact that the exemption process may be actioned by a social worker or staff member after the parent provided the required evidence and the parent may not have realised that the outcome was classified as an exemption. Parents in the MAT Exempt group may use another term for their situation (i.e., not required to have a child support assessment) and not identify this as “an exemption”. For MAT Exempt parents, the process for gaining an exemption after disclosing an experience of FDV was seen positively as straightforward. MAT Exempt individuals typically felt well-supported in engaging with the Scheme, and particularly appreciated the support offered by the engagement with social workers after disclosure of FDV experiences.

I was expecting to have to send through the paperwork of the intervention orders and charge lists and whatnot, and yeah, in the end, she was amazing. Yeah, she got that box ticked which said, exempt, so I was extremely happy.

- MAT Exempt parent

I remember the social worker at Centrelink being really helpful there too.

I was staying with a refuge place when I left my ex-partner's place, and a social worker kindly helped me to go through with the Centrelink.

- MAT Exempt parent

Unsurprisingly due to the eligibility conditions for this cohort, and the reasons available for MAT Exemption, there were higher incidences of FDV in this cohort – with both previous and ongoing concerns raised. Some MAT Exempt parents flagged potential improvements relating to interactions with the other parent, often focussing on potential safety issues for those with FDV experiences. See section 3.2 for further discussion of the impacts of FDV, which are particularly relevant to the MAT Exempt cohort.

Over one quarter (27%) of MAT Exempt parents reported that Services Australia had collected child support for them in the past (i.e. Agency Collect). The MAT Exempt cohort were most likely to report they had considered requesting collection through Services Australia (38%). Half of the MAT Exempt (50%) had not considered changing their collection arrangements. In interviews a number of MAT Exempt parents who responded that they had not considered moving to Agency Collect explained that this is due to the potential for violent or negative repercussions from the other parent.

I would never want to bring that person back for a couple of dollars. Money's not worth the pain.

- MAT Exempt parent

Knowing that my daughter's father is the way he is, very abusive, I probably wouldn't even go with the collection from the agency because, like I said, that person is so perverse. If he was told to do something, he will make a way for it to be not given, if that makes sense. [...] He would not be wanting to give any money. So doing that would cause possibly more problems for me. I wouldn't bother.

- MAT Exempt parent

One parent highlighted that during the switch from Agency Collect to MAT Exempt, she was required to forgo the child support debt of [\$10,000-\$19,999] which had accumulated due to the other parent not paying their child support. This parent suggested that child support debts should be able to co-exist with MAT Exemptions.

3.8.3 MAT Fail

Not all child support arrangements were amicable for MAT Fail parents. Some MAT Fail parents reported experiencing further or compounded financial issues and that they did not have a child support assessment due to pressure from the other parent. Some MAT Fail participants that described their circumstances may be eligible for an exemption based on the information put forward.

I haven't felt comfortable doing so. My ex pretty much said that he wouldn't [pay] – didn't want me to apply for one when we separated. So I just haven't brought up that situation.²³

- MAT Fail parent

Other parents reported that they did not wish to get a formal child support assessment due to their particular circumstances. Reasons included concerns about how the child support arrangement will affect them, a lack of likeliness that they would receive any payments from the other parent, and unwillingness to make contact with the other parent, or their personal capacity to apply at the time they were originally asked.

I know that he runs his own business, so – and I know that he sometimes runs it at a loss. So then I could be up for paying the child support and – yeah. I just don't want to fight against that. So, yep.

- MAT Fail parent

Never asked him, never wanted his money. When we split, I didn't even take him for half of his superannuation, I was not interested in his dirty money, because I wanted to show [child's name] that as a single parent, everything that she got came from me.

- MAT Fail parent

I have as little contact as I can with [Services Australia]. I'm not sure why, but I think it's the way that they treated me. Just the whole process.

- MAT Fail parent

Around a third of MAT Fail parents had never lived with the other parent or reported no relationship. Their personal circumstance may be more complex, and some parents may not be aware of their eligibility for child support if the father is not named on the birth certificate.

²³ Note that this parent might not get an exemption based on the circumstances cited. MAT Exemption does not apply due to the other parent says they won't pay.

Based on the interviews, MAT Fail parents desired improvements in the support and communication from Services Australia. Any improvements should be tailored considering the likelihood of parents in this cohort to prefer engaging with services online or not at all.

Around half of MAT Fail parents (51%) reported receiving child support. While the expected percentage for this cohort was unclear, this value seems relatively high. Possible explanations include MAT Fail parents referring to child support for another child (who they are not MAT Fail for), or informal child support paid outside of the Scheme.

For those MAT Fail parents who reported receiving or expecting to receive some child support, a large proportion (55%) of child support arrangements for this cohort were informal arrangements. This was consistent with the proposition that some MAT Fail parents are choosing to make child support arrangements without involvement from the Australian Government.

Of note, it was not possible from the survey data to determine accurately if the child support received / expected was for a different child / case or the MAT fail child / children and therefore the receipt of child support in the MAT Fail group may over-estimate the proportion of MAT Fail parents who receive some child support.

Among the three cohorts, MAT Fail parents had the lowest uptake both in response to the expression of interest and completion of the survey. The most likely reason for this is linked to the fact the recruitment strategy relied on response to a hard-copy letter – as one of the reasons by which parents may have failed the MAT is linked to a requirement for action following receipt of a hard-copy letter. As such, the same factors which may have impacted recruitment for this cohort may have led to this MAT Fail status (e.g. incorrect addresses, disengagement with official letters or government services, time constraints, cognitive overload, etc.).

4. Discussion

4.1. Implications for policy

Values-based discussions in policy

Inherent in any social policy space are values-based decisions, which are underpinned by the policy and administrative programs built around these.

The key tension at the heart of this study is the use of the MAT on FTB Part A payments to encourage desired behaviour regarding child support. The Department of Social Services website identifies that:

The [child support] scheme is based on the principle that separated parents have the primary duty to financially care for their child²⁴.

The MAT is designed to encourage parents to apply for a child support assessment (if it is reasonable to do so) with the view that child support would be collected and available to meet the financial needs of children. If this assessment is completed (or the parent is exempt from the requirement), the parent will be entitled to a higher rate of FTB Part A, proportionate to their income than if they did not meet the MAT. If child support is not applied for, the parent will receive the Base Rate only of FTB Part A. This is intended to encourage parents with caring responsibilities in separated families to maximise the financial resources to raise their children.

This study shows that FTB implications are borne by the parent with greater care of the children (the parent who should typically be receiving child support), decisions around applying for and collecting child support are made in the context of power imbalances and FDV, with the parent who should typically be paying child support driving these decisions.

For the MAT to operate effectively, a level of understanding and visibility is required. The present study suggests that for key cohorts affected by the MAT (in scope for this research were MAT Pass (Private Collect), MAT Exempt and MAT Fail) the interaction between FTB Part A and child support payments are generally poorly understood and awareness of the MAT is low.

This being said, 39% of MAT Pass parents were satisfied with the amount they receive.

The new data shows that the decision not to apply for a child support assessment is often driven by the parent who would be expected to be responsible for paying child support, rather than the parent who would be eligible to receive this. Parents in the study highlighted a number of reasons which may drive their decisions not to pursue a formal child support assessment, the most common of this related to experiences and perceptions of personal or child safety, the wellbeing of their children, or the need to reduce or avoid of stress or interparental conflict. These reasons were compelling enough for these parents to compromise and forego financial advantage to prioritise their own and their children's wellbeing. The situations facing these parents are often complex.

A key question to emerge was whether a sizeable number of MAT Fail parents themselves are already experiencing complex situations which may warrant exemption from the MAT, by making the decision to not apply for child support to their own disadvantage. The research findings suggest that parents have to advocate for themselves through complex government systems to access exemptions and that making exemptions easier to access for these parents would increase the financial support they receive. Noting the low and very low incomes of these families, there is a compelling argument that this would reduce childhood poverty and improve outcomes for these families.

²⁴ Australian Government | Department of Social Services (2024), '[Child Support Scheme History](#)', accessed 5 February 2025.

MAT

The proportion of FTB customers who fail the MAT has increased over time. This is of concern to the Government because of the financial impacts on a parent's FTB Part A entitlement. The present study suggests several insights relevant to this issue arising from the lived experience of parents who fail the MAT. A number of factors appear to be associated with higher MAT Fail rates in the separated parents' population. MAT Fail parents reported higher levels of completing applications for FTB online which reflects the current service delivery settings at Services Australia where most FTB claims are completed online. MAT Fail parents reported that they did not recall getting the information they needed to apply for a child support assessment or an exemption through the online claim process.

Data from the survey revealed that 18% of MAT Pass parents and 16% of MAT Fail parents, had reported hesitation and fear in seeking child support due to fears of other parent react violently towards themselves or their family. This is relatively consistent to national estimates from the ABS Personal Safety Survey 2021-22 which states that intimate partner violence is reported by 23% of women over 15.

However, for the MAT Exempt parents this increases to 67%, a disproportionate representation both relative to the other cohorts and ABS population data. Whilst a higher reporting of fears relating to FDV is expected, the degree to which MAT Exempt parents reported these fears relative to the other parent is alarming.

Given the preference over time to deliver services online, which is reflected by the FTB claiming process, the current MAT would benefit from policy or service delivery changes to align with the policy intent that FTB Part A provides children in low- to middle income families with a basic and acceptable standard of living.

Other parents highlighted the cognitive load during the period of separation during which parents are required to complete the MAT (the first 13 weeks after separation or after the child's birth if parents have never lived together). Government could consider options to deliver the MAT differently, including whether more time is needed before parents fail the MAT, whether policy settings can be changed so that before parents fail the MAT, they receive more support from government. This could include making it easier to apply exemptions more proactively, or to apply for exemptions, increasing tailored services and communications, communications at later intervals (when the cognitive load has declined), making the dollar impact of potential reductions to FTB Part A more clear.

Maintenance Income Test (MIT)

The present study highlights that some of the underpinning assumptions of the MIT may not be true for some parents with Private Collect arrangements.

The current policy framing of the MIT identifies that those receiving substantial child support, and those on higher incomes overall, will require lower levels of government support (reflected in reductions to their FTB payments). For families who have selected to Privately Collect child support, the calculation of FTB Part A assumes that the assessed amount of child support has been transferred in full and on time.

The present study suggests that a significant proportion of parents are not receiving their child support in full and / or on time. Of MAT Pass parents surveyed, 34% identified that they were receiving less than their assessed amount 'Sometimes' (7%), 'Rarely' (7%), or 'Never' (20%). This is a particular concern, as the calculation of their FTB Part A assume full collection of assessed child support (and make corresponding reductions).

Under an Agency Collect arrangement FTB Part A may be calculated based on the amount child support assessed or the actual amount of child support the parent received.

For Private Collect, the full assessed amount is deemed to be paid by the other parent and, if over the maintenance income free area, will reduce the FTB Part A for the parent receiving child support. If the amount of child support received is less than the entitled amount, parents can apply for a partial exemption to the MAT which means only the amount of child support they receive is applied to the MIT. This places the onus on parents to be aware of partial exemptions and make an application for one. For debts raised for

prior periods, parents must meet the requirements for an exemption (for example, FDV safety risks). In addition, they need to obtain a letter from a legal practitioner certifying that they are unable to collect the child support arrears from the other parent privately. These settings represent barriers for separated parents. None of the parents interviewed for this research were aware of partial exemptions.

[Environmental factors](#)

The delivery of any government programs is influenced by the priorities in the Government's policy agenda and the funding to deliver these. Funding for the administration of social services must be balanced across the many important programs that deliver social security and welfare payments to all Australians. Different individuals prefer in-person, phone, and online access to government services, support, and information.

The provision of digital services is cost-effective for when a person's situation is straightforward circumstances, or they are able to navigate systems independently. This allows for more cost-intensive services such as phone and in-person engagement to be made available for the most vulnerable or higher need individuals.

Through this research, parents reported that the lack of resourcing, particularly mentioning the desire for support over the phone and shorter wait times, drove them to digital services or to disengage entirely. These respondents were predominately single, on lower incomes, and lacking information about the Scheme and FTB which could increase their entitlements.

[Indicators of vulnerability](#)

Rather than removing the option for online support, which is used effectively by many parents, the question arises as to how Government could identify individuals who may require additional support or a tailored service to navigate the Scheme and the FTB program. This research presents a number of insights which may support the identification of individuals who may require additional support within the current FTB program and Scheme:

- Separated parents in the MAT Fail cohort
- Separated parents at risk of FDV
- If the parent has multiple child support cases.
- Private Collect cases with known compliance issues which may affect the accuracy of child support payments.

[Change in the nature of Private Collect arrangements over time](#)

The tendency for Private Collect arrangements to deteriorate over time was noted across a number of interviews in this study. This deterioration was typically experienced as a reduction in payment frequency or amounts, or a move towards an informal agreement, typically resulting in non-payment, or payment only for irregular one-off expenses to a lower total value than assessed.

Currently, there is no avenue in the Scheme under which MAT Pass parents in Private Collect arrangements can report the amount of child support actually received, or any delays in receipt of payment unless they opt-in for Agency Collect and request up to 3 months of arrears (9 months in special circumstances). This may mean that parents who experience a deterioration in their Private Collect arrangement experience a greater disadvantage over time as they are not receiving their full entitlement to child support, and their FTB Part A payments are reduced by the full amount of child support they have been assessed to receive. The option to opt-in to Agency Collect is meant to operate as a 'safety net' if Private Collect arrangement break down. However, it appears from this research that parents, for a range of reasons, are not using or intend to use, this safety net. A mechanism by which Private Collect parents could report received child support and underpayment was raised by a number of parents within the study as a potential improvement, as were making options for enforcement support available without having to switch arrangements entirely to Agency

Collect. The 3-month arrears period will also mean that parents can't ask for help collecting arrears that are raised for a past year, such as due to the late lodgement of tax returns or the reconciliation of income estimates.

Further, there may be opportunities to support parents in Private Collect arrangements to review the method of collection on an ongoing basis and providing opportunities for these parents to switch more seamlessly to Agency Collect at intervals (e.g. annually).

Parent suggestions for policy change

Within this research, we asked parents to generate ideas for improvements, which were then ranked by other parents. Consistently, financial assistance (in the form of increased FTB, vouchers, housing security) came across as the most important. Support to share the costs of one-off, larger expenses was also raised. While the Scheme can credit these amounts through existing processes, the most accessible option requires requesting an Agency Collect arrangement.²⁵ Respondents had a low level of awareness about these or would appreciate support to operate a simpler receipts-based system in Private Collect.

Other insights from parents highlighted the desire for increased compliance activities including investigating parents who are not paying their fair share of child support. Still other parents desired reducing the waiting time to speak to someone at Services Australia in person or on the phone. These respondents valued these in favour of receiving additional information about their options for how to collect child support.

While complexity of the FTB Part A interactions with the Scheme were poorly understood, parents who were aware of the interaction expressed a desire that there should be the ability for them to elect not to receive child support and still receive their full FTB Part A entitlement. This was particularly relevant for parents who reported forgoing payment to foster amicable relationships with the previous partner, for the benefit of the children in shared care. While not considering themselves as experiencing FDV, these parents expressed that it was 'unfair' that the decision that they had made at a financial disadvantage to themselves had caused them to be further penalised regarding FTB Part A payments.

4.2. Limitations of this research

This research was designed to prioritise insights from some of the most vulnerable individuals within the FTB program and the Scheme, relying on individuals to voluntarily opt-in to participate. While all care has been taken to ensure the robustness of the results reported herein, these design features necessarily introduce limitations to the study.

To focus on the key research questions, a significant number of exclusions were applied to the extraction and creation of the population for this research. These included mechanisms by which to focus the findings – including exclusion of Agency Collect parents, and MAT Exempt categories including when the other parent was overseas in a non-reciprocal jurisdiction, the parent was unknown or deceased. This has meant, for example, that instances of FDV are understandably higher in MAT Exempt populations than if the full MAT exempt population was sampled. To focus on the experience of vulnerable parents, this study also focussed on low-income households. These allowed the key research questions to be more fully explored for the cohorts of interest but necessarily mean that the results reported in this study do not represent the experience of all separated parents.

The opt-in and voluntary nature of the research was an important design feature of the study, ensuring robust ethical standards were upheld. This introduces potential bias, as those who self-select into complete research may differ systematically from those who chose to abstain from research. This was mitigated to the extent possible by designing the original sample as a random subset of the available population. While we can only speculate, possible reasons for non-participation could include wariness of information being reported back to government services, disinclination to participate due to perception of a potential scam,

²⁵ See for example: Services Australia (2024) '[Non-agency payments](#)', accessed 5 February 2025.

incorrect mailing address on file, low literacy, and other reasons. Where relevant, these considerations have been reflected in the findings.

Further, some parents participated in more than one stage of the project - for example, some parents took part in an interview as well as participating in the online board. It is possible, therefore, that the views of these parents are reflected in more than one facet of the research.

In addition to these inherent limitations, we have identified a significant 'blurring' of individuals across the cohorts identified in administrative data for this study. This occurs for a number of reasons, including parents having experienced more than one child support case, as well as personal interpretation of the terms 'child support', as well as understanding of how child support payments were determined for Private Collect parents. Specifically, not all parents understood the differentiation between:

- 'Formal, registered agreements' – the amount set by Services Australia) vs
- 'Informal agreements' – the amount agreed between parents - generally verbal agreements between the parents and do not include written child support agreements accepted by the agency'

This may also have been the case for terms understanding of other terms such as 'exemption'.

Similarly, while parents were asked to respond to the survey reflecting the experience of only one child, this instruction may not have been front of mind when responding to questions framed generally. For the online survey, parents (particularly those in the MAT Fail cohort) might have been responding about child support for another child or another case and not the one where they had failed the MAT. It is not possible to determine from the data conclusively where this may have occurred. This was less of an issue for the interviews and online community where more individual guidance was provided. While this may cause some small deviations in expected results on survey items, this reflects the key finding of the complexity of the circumstances facing separated parents and can help us to understand how best to design supports for these groups.

Despite these limitations, this study delivers successfully on its research questions for the vulnerable cohorts which were its focus. While the findings cannot be generalised to the broader population of separated parents, that was never the intention nor the design of the study. By focussing on understanding the experiences of the most disadvantaged individuals, we can understand how to improve the FTB and child support programs for all separated parents.

4.3. Areas for future research

To supplement the insights from this study, a number of avenues for future research are available. These could include:

- Similar research looking at understanding the experience of Agency Collect parents
- Similar research looking at understanding the experience of parents who pay (rather than receive) child support, in both Private Collect and Agency Collect arrangements
- Focussed qualitative research with other vulnerable populations, including culturally and linguistically diverse populations, migrant populations, and Aboriginal and Torres Strait Islander Peoples
- Understanding the experiences of recently separated parents, which could include similar research designs, or longitudinal research
- Understanding the experiences of separated parents who opt to stay outside of the Scheme

Beneficial aspects of the methodology used for this research included:

- A multi-method approach (online community, interviews, survey) which enabled triangulation of data and enrichment of the report through being able to present findings in different formats (quantitative statistics, quotes etc).
- A tiered approach to developing findings from this methodology using a bottom-up approach, starting with granular findings from each component and building into this synthesised report.

Aspects of the project that could be conducted differently in the future could include:

- The possibility of pilot research, including using policy or administrative changes to understand potential impacts of the FTB program and the Scheme on the behaviour of child support parents. This could include the development of small-scale demonstration projects that make use of randomised control trials (RCTs) or quasi-experimental designs / natural experiments through phased roll-outs, through to lower-scale feedback surveys.
- The use of surveys and linked administrative data. Linking survey data with administrative data enhances accuracy, reduces self-report bias, and provides richer insights by offering a great range of variables typically available in either a survey or in secondary data.
- A different approach to recruitment. The hard-copy letters used as a recruitment tool for the research proved to have limited efficacy. Response to the initial hard copy mail out was relatively low. Alternative approaches such as email or text invitations could be explored, particularly given that the majority of this project was conducted online.

5. Appendix

5.1. Methods

This section provides an overview of the methods and respondent profiles for each method. Further detail on each is available in each of Chapter 2-4, which provide a deep-dive on each research method and the findings arising from that fieldwork mode.

5.1.1 Interviews

A qualitative discussion guide was developed by The Social Research Centre in collaboration with the Department of Social Services and academic collaborators from the Australian National University.

The deep-dive interviews of up to 60 minutes each were conducted by trained qualitative researchers virtually via either Microsoft Teams or Zoom. An incentive of a \$100 GiftPay e-voucher was offered to participants. These were sent via email to participants following the completion of their interview, as a recognition of their contribution of time and lived experience to the research.

Qualitative researchers were trained in The Social Research Centre's Participant Distress protocol, and a clinical psychologist was on-call in the event that any participants experienced distress which required escalation.

With explicit permission of participants, all interviews were digitally recorded and transcribed. After distribution of incentives, all data were de-identified removing personally identifiable information and participant identifiers. Transcripts were coded using NVivo, and thematic analysis conducted.

Participation rates across cohorts are summarised in Table 15 below. A total of 43 interviews were conducted.

Table 15 Participation rates of the interviews across cohorts (invited vs. participated)

Family Tax Benefit Part A customers	N= Invited	Completed EoI	n= Completed interview	% completed interview	Participation rate from invitation
MAT Pass	230	32	14	33%	6%
MAT Exempt	203	31	15	35%	7%
MAT Fail	255	29	14	33%	5%
Total	688	92	43	100%	6%

Source: Invitation letter data, and completion data for Expression of Interest and intervention completion responses

5.1.2 Online community

A discussion guide was developed by The Social Research Centre in collaboration with the Department of Social Services and academic collaborators from the Australian National University.

The community was designed to require up to 15 minutes of engagement each day and took place over three days. The platform Recollective was used to host the online community which involved various activities such as survey style questions, free text responses, ranking and sorting exercises. An incentive of a \$25 GiftPay e-voucher per day was offered to participants, with an additional \$25 GiftPay e-voucher provided if all activities were completed prior to the online community closing. These were sent via email to participants following closure of the community, as a recognition of their contribution of time and lived experience to the research.

Experienced researchers at The Social Research Centre moderated the discussion board, facilitated discussion, and monitored for accidental disclosures of personally identifiable information. Throughout the

community participants remained anonymous and were not required to answer any questions they were not comfortable with completing.

Quantitative responses were analysed on secure systems using locally hosted analysis software including Microsoft Excel, providing descriptive reporting. Qualitative responses were analysed thematically.

Participation rates across cohorts are summarised in Table 16 below. A total of 36 parents participated in the online community.

Table 16 Participation rates of the online community across cohorts (invited vs. participated)

Cohort	N= Invited	Completed Eol	n= completed community	% completed community	Participation rate from invitation
MAT Pass	178	11	7	20%	4%
MAT Exempt	187	21	17	47%	9%
MAT Fail	186	13	12	33%	6%
Total	551	45	36	100%	7%

Source: Invitation letter data, and completion data for Expression of Interest and Online Community responses

5.1.3 Online survey

A questionnaire was developed by The Social Research Centre in collaboration with the Department of Social Services and academic collaborators from the Australian National University. The questionnaire was designed to take 15 minutes to complete and programmed on the Qualtrics platform. An incentive of a \$30 GiftPay e-voucher was offered to participants. These were sent via email to participants following the completion of their survey, as a recognition of their contribution of time and lived experience to the research.

Parents could skip any question they felt uncomfortable with answering, or included an option to select 'prefer not to say'. A total of 472 surveys were completed. Following data cleaning, a total of 447 usable responses were identified.

Quantitative responses were analysed on secure systems using locally hosted analysis software including Microsoft Excel and R (including RStudio and Q platforms), providing descriptive reporting and statistical analysis. Qualitative responses were analysed thematically. Due to the selection effects discussed in Sections 2.3.1 and 0), quantitative survey data was not weighted but reported by cohort.

Participation rates across cohorts are summarised in Table 17 below.

Table 17 Participation rates of the survey across cohorts (invited vs. participated)

Family Tax Benefit Part A customers	N= Invited	Completed Eol	n= completed survey	% completed survey	Participation rate from invitation
MAT Pass	4,986	251 (5%)	158	35%	3%
MAT Exempt	4,993	342 (7%)	221	49%	4%
MAT Fail	4,983	136 (3%)	68	15%	1%
Total	14,962	729 (5%)	447	100%	3%

Source: Invitation letter data, and completion data for Expression of Interest and Survey responses

5.2. Demographic profile of each cohort of interest

The demographic information of those who opted in to complete research are shown below (Table 18 to Table 26). These include the participants across all methods, with demographic information for each method available within the deep-dive Chapters 2-4.

Only 5% (n=24) of the 485 participants in the study were male, mainly in the MAT Pass cohort which was representative of the wider population for these cohorts.

Table 18 Profile of MAT cohorts by sex / gender

	MAT Pass		MAT Exempt		MAT Fail	
	n = 168	%	n = 239	%	n = 78	%
Woman or Female	152	90%	233	97%	72	92%
Man or Male	14	8%	4	2%	6	8%
Non-binary	2	1%	1	0%	0	0%
Prefer not to say	0	0%	1	0%	0	0%

Source: Expression of Interest. Notes: total sample across methodologies, n=485; unweighted data; % may not sum to 100 due to rounding. $\chi^2(6)=13.36$, p=0.038 (statistically significant differences between groups). Excluding Prefer not to say, $\chi^2(4)=12.33$, p=0.015.

Participants in the MAT Pass cohort tended to be slightly older (e.g., 69% were over 35 years old compared with 64% MAT Exempt and 49% MAT Fail). By contrast, participants in the MAT Fail cohort were younger than those in the MAT Pass and MAT Exempt cohorts (e.g. 51% were aged under 35 compared with those in the MAT Pass and MAT Exempt groups (30% and 36%, respectively).

Table 19 Profile of MAT cohorts by age

	MAT Pass		MAT Exempt		MAT Fail	
	n = 168	%	n = 239	%	n = 78	%
24 and under	5	3%	12	5%	12	15%
25 – 34	46	27%	73	31%	27	35%
35 – 44	66	39%	106	44%	26	33%
45 – 54	44	26%	40	17%	8	10%
55+	7	4%	8	3%	5	6%

Source: Expression of Interest. Notes: total sample across methodologies, n=485; unweighted data; % may not sum to 100 due to rounding. $\chi^2(10)=30.89$, p=0.001 (statistically significant differences between groups).

The age of the youngest child appears similar across the MAT Pass and MAT Exempt cohort (e.g. 49% of the MAT Pass youngest child is 5 to 12 years old, and 53% in the MAT Exempt cohort). In contrast, MAT Fail parents' youngest child tends to be younger, with 58% stating their youngest child to be 4 years or younger (compared to 30% in the MAT Pass cohort, and 34% among MAT Exempt parents).

Table 20 Profile of MAT cohorts by age of youngest child

	MAT Pass		MAT Exempt		MAT Fail	
	n = 168	%	n = 239	%	n = 78	%
0 to 4	51	30%	82	34%	45	58%
5 to 12	82	49%	127	53%	24	31%
13 to 17	35	21%	30	13%	9	12%

Source: Expression of Interest. Notes: total sample across methodologies, n=485; unweighted data; % may not sum to 100 due to rounding. $\chi^2(10)=40.10$, $p=0.000$ (statistically significant differences between groups).

The number of children is similar across the cohorts.

Table 21 Profile of MAT cohorts by number of children

	MAT Pass		MAT Exempt		MAT Fail	
	n = 150	%	n = 162	%	n = 48	%
One	46	31%	48	30%	16	33%
Two	59	39%	52	32%	13	27%
Three	28	19%	33	20%	11	23%
Four	10	7%	12	7%	4	8%
Five +	7	5%	17	10%	4	8%

Base: Survey, Parents who are receiving or meant to be receiving child support and provided an answer to B1. Notes: survey responses only, total n=360; unweighted data; % may not sum to 100 due to rounding. $\chi^2(8)=6.15$, $p=0.63$ (no significant differences between groups). Source: B1 How many children do you have in total?

Across all cohort, most parents' current relationship status is single. However, it appears that a larger proportion of MAT Exempt and MAT Fail parents are currently single (87% and 87% respectively), compared to MAT Pass parents (14%). In contrast, MAT Pass parents appear more likely to currently be partnered (14%), compared to MAT Exempt and MAT Fail parents (5% and 6% respectively).

Table 22 Profile of MAT cohorts by current relationship status

	MAT Pass		MAT Exempt		MAT Fail	
	n = 166	%	n = 238	%	n = 78	%
Single	131	78%	209	87%	68	87%
Partnered	23	14%	11	5%	5	6%
Not sure	4	2%	6	3%	0	0%
Prefer not to say	5	3%	7	3%	1	1%

sum to 100 due to rounding. $\chi^2(6)=14.18$, $p=0.027$ (statistically significant differences between groups). Excluding Prefer not to say, not sure $\chi^2(2)=11.61$, $p=0.003$.

One of the strongest demographic patterns to emerge related to relationship status prior to separation. Over one fifth of participants in the MAT Exempt and MAT Fail cohorts reported either never having been in a relationship with the other parent or never having lived with that person (each 32%). This is in marked contrast to participants in the MAT Pass cohort, 80% of whom reported being married or living in a de facto relationship. The lack of relationship history and shared parenting experiences among those in the MAT Exempt or Fail cohorts is likely to create much ambiguity in relation to the financial support of children by a parent living elsewhere.

Table 23 Profile of MAT cohorts by prior relationship status

	MAT Pass		MAT Exempt		MAT Fail	
	n = 150	%	n = 162	%	n = 48	%
Married	63	42%	49	30%	12	25%
Living together	63	42%	56	35%	20	42%
Never lived together	10	7%	24	15%	8	17%
No relationship	12	8%	27	17%	7	15%
Don't know	0	0%	2	1%	0	0%
Prefer not to say	2	1%	4	2%	1	2%

Notes: survey responses only, total n=360; unweighted data; % may not sum to 100 due to rounding. $\chi^2(10)=19.11$, $p=0.039$ (statistically significant differences between groups). Excluding Prefer not to say, not sure $\chi^2(6)=16.044$, $p=0.014$.
Source: B3 Were you ever in a relationship with the parent that you have child support arrangements with?

Another difference between the cohorts is the receipt of income support. The majority of MAT Exempt parents (89%) report currently receiving such support. In contrast, a larger proportion of MAT Pass parents report not receiving such support (30%), which is also observed among MAT Fail parents (21%).

Table 24 Profile of MAT cohorts by receipt of income support

	MAT Pass		MAT Exempt		MAT Fail	
	n = 168	%	n = 237	%	n = 78	%
Yes	113	67%	212	89%	59	76%
No	51	30%	22	9%	16	21%
Unsure	4	2%	2	1%	1	1%
Prefer not to say	0	0%	1	0%	2	3%

Source: Expression of Interest. Notes: total sample across methodologies, n=483; unweighted data; % may not sum to 100 due to rounding. $\chi^2(6)=37.74$, $p=0.000$ (statistically significant differences between groups). Excluding Prefer not to say, Unsure $\chi^2(2)=30.08$, $p=0.000$.

Personal income also varies across the cohorts, where a greater proportion of MAT Exempt and MAT Fail parents have an annual personal income of \$40,000 or below (62% and 51% respectively). In contrast, a greater proportion of MAT Pass parents (58%) report an annual personal income of over \$40,000.

Table 25 Profile of MAT cohorts by personal income

Personal income	MAT Pass		MAT Exempt		MAT Fail	
	n = 168	%	n = 239	%	n = 78	%
Less than \$20,000	27	16%	52	22%	23	29%
\$20,001–\$40,000	36	21%	95	40%	17	22%
\$40,001–\$60,000	39	23%	40	17%	16	21%
\$60,001–\$80,000	33	20%	22	9%	12	15%
\$80,001–\$100,000	19	11%	7	3%	1	1%
More than \$100,000	6	4%	0	0%	0	0%
Unsure	7	4%	17	7%	9	12%
Prefer not to say	1	1%	6	3%	0	0%

Source: Expression of Interest. Notes: total sample across methodologies, n=485; unweighted data; % may not sum to 100 due to rounding. $\chi^2(14)=62.95$, $p=0.000$ (statistically significant differences between groups). Excluding Prefer not to say, Unsure $\chi^2(10)=53.93$, $p=0.000$.

Household income reflects findings of reported personal income, where a greater proportion of MAT Exempt and MAT Fail parents report an annual household income of up to \$40,000 (54% and 40% respectively), compared to MAT Pass parents (23%). Reflecting previous findings, a larger proportion of MAT Pass parents report annual household earnings over \$40,000 per annum (70%), compared to MAT Exempt and MAT Pass parents 39% and 49% respectively).

Table 26 Profile of MAT cohorts by household income

Household income	MAT Pass		MAT Exempt		MAT Fail	
	<i>n</i> = 168	%	<i>n</i> = 239	%	<i>n</i> = 78	%
Less than \$20,000	10	6%	20	8%	6	8%
\$20,001–\$40,000	28	17%	110	46%	25	32%
\$40,001–\$60,000	37	22%	47	20%	20	26%
\$60,001–\$80,000	46	27%	33	14%	15	19%
\$80,001–\$100,000	21	13%	12	5%	1	1%
More than \$100,000	14	8%	2	1%	2	3%
Unsure	10	6%	11	5%	8	10%
Prefer not to say	2	1%	4	2%	1	1%

Source: Expression of Interest. Notes: total sample across methodologies, n=485; unweighted data; % may not sum to 100 due to rounding. $\chi^2(14)=67.36$, $p=0.000$ (statistically significant differences between groups). Excluding Prefer not to say, Unsure $\chi^2(10)=63.69$ $p=0.000$.

5.2.1 Population exclusions

The sample for this research was provided from the Services Australia FTB database, as a random sample from each cohort of interest once exclusions were applied.

FTB Part A customers were not included in the research if:

- their annual child support payment amount was \$0 (nil entitlement to child support) (MAT Pass) (i.e. the sampling only included those eligible to receive child support >\$0)
- they were at high risk through participating in research (e.g. those with existing red flags regarding court cases relating to domestic violence, those who had experienced the death of a child, partner or carer, those living in vulnerable accommodation including homelessness)
- they lived overseas and had permanently departed Australia
- they lived in outer regional, remote, or very remote communities
- either parent was under 18 years of age
- the child was over 18 years of age
- they had limited English language fluency and required an interpreter
- the other parent of their child / children was already participating in the research (i.e. the sample only included one parent from any couple linked by child support case within the program)
- they had been receiving FTB Part A for less than 1 year (for MAT Pass) or less than 6 months (for MAT Exempt or MAT Fail)
- they had a combined family income (parent and current partner) was more than \$80,000 (for MAT Exempt and MAT Fail) or the higher income free area of \$111,398 (MAT Pass)
- they had an Agency Collect arrangement
- the other parent was unknown, overseas, or in a country which does not have a reciprocal child support agreement with Australia (MAT Exempt)
- they had previously indicated they do not want to be contacted for research.

5.3. Key research considerations

5.3.1 Risk management

At the beginning of the research, key risk events were assessed to determine the likelihood of the event occurring and specific plans and safeguards to mitigate these risks were also developed. Key risks considered for this research included:

- the likelihood of participants experiencing domestic violence and subsequent distress while participating in the research
- unintended consequences for participants because of their participation in the research including misattribution of blame, discovery of new information that might impact their financial situation positively or negatively, or increased burden on cohort due to involvement in other research using Services Australia database
- re-identification of participants due to data breaches, inadequate deidentification procedures, or release of personal and sensitive data by malicious internal or external actors.

To mitigate the potential risk, the following actions were taken:

- informed consent: consent was obtained during the initial screening stage and re-affirmed immediately before the start of all interviews, online community sessions, and the survey.
- managing participant distress: all researchers were trained in managing participant distress across all stages of the research and implemented The Social Research Centre's Respondent Distress Protocol when required. A clinical psychologist was also engaged to provide on-call support if interview participants experienced distress above and beyond what can be sufficiently addressed through the distress protocol. And, with an opt-in approach, participants did not have to complete any activity or answer any question they did not feel comfortable answering.
- participant confidentiality: protection of participants' identifiable information was ensured throughout all stages of the research and followed The Social Research Centre's robust procedures to protect participant confidentiality.
- participant withdrawal: all participants were told that their participation was voluntary and that they could withdraw from the study at any time up until their data had been de-identified.

Risk management was further managed by clearly communicating the benefits of the research to participants as well as the use of the research in the future. Throughout the project it was reinforced that their involvement would inform valuable insights that would contribute to their and others experience of the FTB program and the Scheme and all participants were reimbursed for their time. Significant data security measures were also put in place and have been described in more detail below.

The Bellberry Human Research Ethics Committee (HREC) reviewed this study in accordance with the National Health and Medical Research Council's National Statement on Ethical Conduct in Human Research (2023) and, ethics approval was granted on 9 October 2024 (HREC) (Ref 2024-04-503).

5.3.2 Data security and privacy

In addition to ethics approval, a full Privacy Impact Assessment was submitted to the Department to support approval and access to the Services Australia data. The Social Research Centre's extensive policies for data security ensured that all information and data used and captured for this research was:

- protected against unauthorised access
- kept confidential
- not disclosed to unauthorised persons through deliberate or careless action
- protected from unauthorised modification

- available to authorised users when needed
- managed by a team who had completed information security awareness training.

Further, the privacy considerations for those invited to participate in this research were of the utmost importance to the Department, and significant review (including legal and IT security review) was undertaken to ensure that contact details shared by the Department were handled in compliance with the Australian Privacy Principles (APP). All participant data was handled in Australia only. The Social Research Centre maintained strong data security measures, with all personally identifiable information stored on secure drives with access restricted to the approved members of the project team, with password-protected access. The Social Research Centre IT systems comply with ISO 20252:2019 and ISO 27001. There were no suspected breaches of information security to report or investigate for this project.

5.3.3 Future use of research

To support best practice in Australian research, consent for participation included mandatory consent for de-identified data to be transferred to the Australian Data Archive (ADA). Access to this data set will be restricted, requiring approval from the relevant third party e.g. Chief Data Officer or SES 1 Families and Payment Support Branch to align with the National Health and Medical Research Council (NHMRC) National Statement on Research Ethics.

Including this data within the ADA will ensure data is made more widely available to Australian researchers. It will also support the Department to collaborate with researchers on this dataset more easily in future to inform policy, thereby maximising the potential for impact from this research. The Application to Access Restricted Data is proportionate and includes terms which restrict any re-identification or data linkage.

Level 5, 350 Queen Street
Melbourne Vic 3000

Locked Bag 13800
Law Courts Vic. 8010

Phone (61 3) 9236 8500
Fax (61 3) 9605 5422

info@srcentre.com.au
srcentre.com.au



**Social
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