

The single parent's support guide



Being a parent can be challenging at the best of times, and being a single parent can be even more so.

Having no partner on hand to share the workload and enable you to attend to other duties or have a bit of time to yourself can be a heavy burden to carry for single parents, especially if they have little or no family or friends living nearby who can help out.

The [increasing cost of childcare in Australia](#) for working parents can be burdensome for a lot of two-parent families, so for a single parent, the financial strain can be felt even more acutely.

The [cost of childcare varies quite considerably](#) depending on which part of the country you live. Long day care in a child care centre can vary from \$70 to \$192 per day (before the [Child Care Benefit](#) and the [Child Care Rebate](#) have been taken into account).

Thankfully, there are several avenues of support open to single parents who are struggling to cope financially, physically or emotionally.

Financial support

There are a number of payments available to single parents from the Federal Government, some of which are means tested and/or have stipulations on the age your children need to be in order to qualify for support.

For example, the [Parenting Payment](#) is available to single parents who have at least one child in their care younger than eight years old, subject to meeting the [criteria of income earned and assets owned](#).

The [Child Care Benefit](#) provides financial assistance for approved and registered child care, such as long, family or occasional day care, outside school hour care, vacation care, pre-school and kindergarten. Conditions apply, such as income limits to qualify for the payment, which vary depending on how many children you have. It is now also a requirement for

children to be immunised (or be exempt from the immunisation requirements) in order to receive child care benefit.

For parents who care for a child with a disability or a serious illness at home, an additional [Carer Allowance](#) payment is available. This payment is not subject to income or asset restrictions.

[Income Protection](#) may also be used to provide a family with an income should the insured be unable to work for a prolonged period of time, due to illness or injury. Most income protection policies provide for up to 75% of your income which can be beneficial to single parents, as in the event that they cannot work, they may not have any other source of income to pay the mortgage, rent, bills, or other ongoing expenses.

Practical support

The daily routines of a child and a parent are not usually compatible, with school and kindergarten finishing much earlier than the typical working day.

For single parents, this can be particularly problematic, especially if their ex-partner is no longer around or can't/won't share the responsibility of picking up the children and they have no other support people to help. This can significantly impact their earning power, which brings its own pressures, given how difficult it can be to raise children and pay all the bills on a single income.

Fortunately, there are options available when it comes to affordable after-school care. One such example is [Camp Australia](#), which provides after-school care that nurtures and supports childhood development. They also partner with a number of charities to [help disadvantaged children](#) get a good education.

Emotional support

While being a parent can be richly rewarding, it can also be an isolating experience, particularly for single parents.

Sometimes all a parent needs is a sympathetic ear, someone to understand and provide some comfort or advice (if advice is sought).

The [National Council of Single Mothers and their Children](#) provides advice and links for single mothers to useful services to aid financial hardship, provide child support, and refuge from domestic violence.

For single dads, the [Lone Fathers Association](#) is a not-for-profit group that is devoted to the interests of single fathers and their children.

The Federal Government also has a [Family Relationship Advice Line](#). One of its remits is to provide advice on family separation issues and refer callers to local services that can provide assistance. As well as parents, the advice line is also open to children, grandparents, step-parents or family friends. All callers are treated as anonymous.

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