



Working with
Women Alliance

POLICY BRIEF

ENDING WEAPONISATION OF THE CHILD SUPPORT SYSTEM

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Submitted by:

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Acknowledgement of Country

The Working with Women Alliance (WwwA) acknowledge the Traditional Owners of the land on which we work and live. We pay our respects to Aboriginal and Torres Strait Islander Elders past, present and future. We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge. We extend our respect to Aboriginal and Torres Strait Islander women who for thousands of years have preserved the culture and practices of their communities on country. This land was never surrendered, and we acknowledge that it always was and always will be Aboriginal land. We acknowledge the strength of Aboriginal and Torres Strait Islander people and communities. We acknowledge that Australian governments have been complicit in the entrenched disadvantage, intergenerational trauma and ongoing institutional racism faced by Aboriginal and Torres Strait Islander people. We recognise that Aboriginal and Torres Strait Islander people must lead the design and delivery of services that affect them for better life outcomes to be achieved.

About Us

The Working with Women Alliance (WwwA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE). The WwwA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact. We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.

This policy brief was prepared in collaboration with WwwA's Child Support Working Group, chaired by Terese Edwards, CEO of Single Mother Families Australia. The recommendations in this policy brief are evidence-based and informed by the sectoral expertise of working group members.



About the Artist

Sheri Skele, also known as Bigi Nagala, a proud Bidjara woman and contemporary Aboriginal artist, explores and shares her rich cultural tapestry, personal experiences, and healing aspirations.

Hailing from South West Queensland's vast Bidjara land, rich Indigenous cultural heritage, healing sites, pristine bushlands, lagoons, wildlife, and ancient waterways, Sheri's art captures this sacred landscape.

Executive Summary

Weaponisation of the Child Support system has emerged as a recurrent mechanism for perpetration of financial abuse, with cascading consequences for single mothers and their children.

In 2025, the Commonwealth Ombudsman and the Inspector-General of Taxation released reports detailing the failures of the Child Support system. The Ombudsman observed that Services Australia is not successfully performing its role in identifying and responding to incidents of financial abuse, deeming the actions of the agency in countering the weaponisation of the Child Support system 'unfair and unreasonable.'¹ The Inspector-General's report illuminates similar implementation failures of the Australian Taxation Office (ATO) in enforcing compliance with Child Support assessments.² While the foundation of the Child Support system is imperfect, the failure of Commonwealth agencies to enact the system as designed, has permitted further financial abuse through the Child Support system, without an effective course for redress.

As of December 2024, there was \$1.9 billion of debt in unpaid Child Support, with paying parents owning an average debt of \$7,261.³ These figures are an underrepresentation of the total debt owed: Only reflective of debt accrued through Agency Collect, excluding the 51% of Child Support paid through Private Collect agreements.⁴ Disturbingly, the debt is only from Agency Collect, one of two forms of collection managed by the Government, as the Government does not provide oversight on Private Collect. The lack of oversight on Private Collect has featured in Parliamentary Inquiry into the Child Support Program (2014) and the Financial Services Regulatory Framework in Relation to Financial Abuse (2024)

A 2024 survey found that, despite the accumulation of debt, only 33 enforcement matters were pursued in 2024.⁵ The Child Support system is so ineffective that 71% of receiving parents expect no payment at all, or often-significant underpayments from paying parents.⁶

The 2024 survey found that single mothers, with a median taxable income of \$39,629, and who care for their children more than 313 nights per year, cannot afford for the Child Support system to continue failing.⁷

A 2023 study revealed that 80% of separated mothers reporting that their former partner has used the Child Support system to commit financial abuse,⁸ the system compels a choice for single mothers: violence or poverty.

While the Child Support system continues to be weaponised, 1.1 million Australian children and their mothers remain exposed to the catastrophic consequences of violence and poverty.⁹ This policy brief proposes three categories of amendments to the Child Support system:

1. Do Better within the Current System
2. Reform within the Current System
3. Blue Sky Thinking

Language note

Language used in this brief intends to demonstrate that women, as single mothers and recipients of Child Support payments are disproportionately impacted by systems abuse. However, we note that gender-diverse and non-binary parents are also targeted in the perpetration of abuse through the Child Support and other systems. The recommendations proposed are equally relevant to gender-diverse and non-binary primary carers who are recipients of Child Support payments.

Recommendations

The recommendations of this report emphasise the contemporary and large body of work calling for significant reform to the Child Support system. Influential resources include the Commonwealth Ombudsman's report (2025)¹⁰, the Inspector-General of Taxation's report (2025)¹³, the Inquiry into the Financial Services Regulatory Framework in Relation to Financial Abuse (2024)¹², academic policy reports and journals, government committees such as the Economic Inclusion Advisory Committee and the Women Economic Equality Taskforce. This body of work has been significant in recording the failures of the Child Support system and identifying the need to ensure women are paid the child support they are entitled to. The recommendations of this report reflect this need.

Furthermore, the recommendations are consistent with the Government direction as outlined in the *National Plan to End Violence Against Women and Children*, the *System Abuse Audit* and the *Working for Women Strategy*.

1. Do Better Within the Current System

1.1 Uphold and enact the current child support rules and policies. Proactively work to minimise the non-payment of child support, and the use of loopholes to minimise both taxation and child support payments.

1.2 Examine the process of exemptions for family and domestic violence. Whilst provisions for exemptions are available, the number of exemptions is significantly lower than what would be expected. Services Australia should examine the data to determine whether the issue stems from a lack of awareness among women or from Services Australia's approval practices.

2. Reform Within the Current System

2.1 Agency Collect are the default agreement. Private Collect is enabled after 12 months of regular payments and a meeting with Services Australia to discuss the rules associated with Private Collect.

2.2 Delink Child Support from Social Security.

3. Blue Sky Thinking – What if the Current System Did Not Constrain Us

3.1 Guaranteed Child Payments (GCP). The government to establish a new, streamlined service with the following operational roles and functions.

Recommendation 1: Do Better Within the Current System

1.1 Uphold and enact the current child support rules and policies. Proactively work to minimise the non-payment of child support, and the use of loopholes to minimise both taxation and child support payments.

The working group observed that many recommendations would be unnecessary if the government implemented the existing child support mission, rules, and policies. For example, while the child support formula relies on both parents' incomes, there is a widespread practice of estimating incomes where Services Australia does not have access to both parents' incomes. This allows paying parents (predominately men) to weaponise the system by reducing their taxable income and therefore, the amount of child support they pay. At December 2024, only around 60% of paying parents had lodged tax returns on time.¹³

We further acknowledge that work is underway, influenced mainly by the System Abuse Audit and expedited by the 'Weaponising of Child Support: When the System Fails Families' report. An investigation into how Services Australia is responding to financial abuse through the Child Support program.¹⁴

1.2 Examine the process of exemptions for family and domestic violence. Whilst provisions for exemptions are available, the number of exemptions is significantly lower than what would be expected. Services Australia should examine the data to determine whether the issue stems from a lack of awareness among women or from Services Australia's approval practices.

Recommendation 2: Reform Within the Current System

2.1 Agency Collect to be the default agreement. Private Collect is enabled after 12 months of regular payments and a meeting with Services Australia to discuss the rules associated with Private Collect.

The working group is concerned about the heightened vulnerability of women within Private Collect. Noting that the system operates without any government oversight, there is an absence of the rules and policies that deter perpetrators. We know that if women return to an Agency Collection, it is typically the last three months of debt that may be collected. Furthermore, Family Tax Benefit A is reduced upon 'assumed' receipt of child support.

2.2 Delink Child Support from Family Tax Benefit (A).

The recommendation is consistent with and would support the stated aims of the Government's National Plan to End Violence Against Women and Children, the System Abuse Audit and the Working for Women Strategy. A national focus that simultaneously prioritises women's safety, economic security and equality.

Recommendation 3: Blue Sky Thinking – What if the Current System Did Not Constrain Us

3.1 Guaranteed Child Payments (GCP). The government to establish a new, streamlined service with the following operational roles and functions.

- The government collects and transfers the child support amounts as set out by the formula which is under consider by the Expert Child Support Group.
- The collection of child support payments could be facilitated through the annual taxation process, significantly reducing the administration cost and consistent with current practices such as the Medicare levy.
- The monies collected by the government could be invested in a manner to attract interest to mitigate against possible shortfalls between collection and payment whilst the policy and practice is socialised.
- Disperse the payments. Fortnightly payments at the expected amount would be dispersed irrespective of collection action.
 - Incentivising the government to use its collection powers to mitigate the shortfall against outlays.
 - Buffering women and children from uncertain, sporadic or no payments.
- The GCP would be separate from and does not affect social security.

While the modelling of GCP would be a government responsibility, key assumptions about the cost-benefit analysis of modelling GCP should include significant mid and long-term reductions in the administration and debt-management costs of the scheme.

Universal Principles

A Child Support system that is safe for women must ensure the following:

Economic Security

- Child Support agreements prioritise child safety and wellbeing.
- Families have certain and regular private support (child support) and public support (Family Tax Benefit A).

System Accessibility

- Support is available for those who face barriers in accessing government services and navigating the Child Support system.

Safety by Design

- Policies and practices do not enable perpetrators to manipulate private (child support) and public (Family Tax Benefit) support.
- Safety mechanisms are proactively upheld, such as exemptions from the Child Support system.
- Perpetrators of financial abuse, tax fraud, lodgement of false income statements, and delayed or under-payments are held accountable.
- Services Australia delivers trauma-informed services for recipients of Child Support.
- Women have agency and options that are person-centred, including trauma-informed, culturally appropriate and disability-inclusive support.

Expanded Universal Principles

Economic Security

Prioritising Children

The Child Support system should ensure that children's safety and wellbeing is prioritised.

The safety and wellbeing of children is intertwined with the safety of and wellbeing of their primary guardian. Violence against mothers subsequently harms children. The Child Support system must protect families from systems abuse and guarantee payments are provided to recipient families to ensure they have sufficient income to access essential resources.

Income Certainty

The Child Support system should provide families with certain and regular income. Lack of stable, predictable income undermines mothers' ability to keep their children safe and healthy. Non-payment and significant underpayments of Child Support are common, and without effective enforcement mechanisms or guaranteed payments, mothers are often unable to budget appropriately.

Family Tax Benefits

While Family Tax Benefits (FTB) are dependent on the amount of child support paid, single mothers are subject to their ex-partners compliance or non-compliance. Where women do not receive child support payments, or do not receive them in full, the associated family tax benefits increase is insufficient compensation for regular expenses for single-mother families.

Additionally, the occurrence of FTB debt which is incurred by recipient parents and perpetrated by paying parents compounds on financial hardship experienced by women and their children. Often, women accrue FTB debts at the same time as being owed thousands of dollars in Child Support.

Without income certainty and regularity, mothers are forced to make trade-offs between electricity, groceries, healthcare and school supplies on behalf of their children.

System Accessibility

The Child Support system should address barriers to access for individuals who face challenges engaging with government services and navigating the Child Support system.

Culturally and linguistically diverse communities experience language barriers, and difficulty navigating unfamiliar systems such as Centrelink, Services Australia and the ATO. Additionally, cultural norms may prevent an individual from complying with the Child Support system. For example, some cultures have strict beliefs about discontinuing contact with ex-partners after separation and discourage seeking financial support from ex-partners.

Aboriginal and Torres Strait Islander communities may face barriers in using with the Child Support system due to ongoing impacts of colonisation: culturally unsafe interactions, systemic racism and intergenerational trauma. This is particularly pertinent regarding children's safety and welfare. These barriers may prevent mothers from seeking support where they have experienced financial abuse through the Child Support system. Additionally, the Child Support system inflicts a rigid model of what constitutes a primary carer, causing exclusions for Indigenous kinship arrangements, and dismissal of traditional customs.

Compounding on barriers to accessing the Child Support system, is the reduced number of culturally appropriate non-government support services designed for priority populations. Where multicultural and First Nations women cannot access government-provided social support, they face limited alternatives and few assistance/navigation services.

Without a Child Support system that acknowledges the need for an intersectional model of service provision, marginalised communities, who already face compounded disadvantage are further at risk of experiencing violence and poverty.

Safety by Design

Policy and Practice

The Child Support system has many structural loopholes that facilitate the perpetration of financial abuse. This includes the non-existent monitoring of Private Collect agreements and the relationship between Child Support payments and FTB.

Half of Child Support payments are organised through Private Collect. Private collect is unmonitored, with legislation requiring Services Australia to assume that 100% of Private Collect payments are made and made on time. In reality, it is estimated that almost 70% of Private Collect payments are not made in full or at all.¹⁵ This means that where a recipient parent of Private Collect is not paid their child support, they are not automatically entitled to FTB compensation.

Comparatively, if a recipient parent of Agency Collect does not receive their full entitlement to child support, their FTB payment may be increased to account for underpayments. If enforcement or collection action is taken and Child Support is back paid, this can result in retrospective 'overpayments of FTB' and causes recipient parents to accrue Centrelink debt. 43% of women have incurred a Centrelink debt this way, with an average debt amount of \$3,452.¹⁶ Simultaneously, these women were owed an average of \$12,172 in unpaid child support.¹⁷

Accountability

The Child Support system should hold perpetrators of financial abuse, tax fraud, lodgement of false income statements, and delayed or under-payments accountable. This will not only incentivise compliance but will collect funds for supporting single mother families with insufficient income due to financial abuse.

Trauma-Informed Approaches

Services Australia should deliver trauma-informed services for recipients of Child Support.

As women and their children separate from ex-partners and enter the Child Support system, perpetrators redirect abuse them through the Child Support system. Services Australia are positioned at a pivotal juncture where they interact with victim-survivors who may be seeking support with their Child Support agreement or seeking to make a disclosure. Many victim-survivors have found interactions with service providers to be re-traumatising.¹⁸

The Child Support system must integrate an understanding of the backdrop of violence and trauma for child support recipients into their practice.

Without trauma-informed service provision, women are discouraged from engaging with the Child Support system. Disengagement risks increased poverty for single-mothers and their children, and decreases reporting of financial abuse, tax fraud or non-compliance with Child Support agreements.

Agency and Person-Centred Agreements

Women are often pressured by Services Australia to apply for Child Support to access FTB, and simultaneously pressured by their ex-partners not to. Where opting out of the Child Support system may cause a loss of up to 70% of FTBs, women do not have agency over how they protect themselves and their children, or how they engage with systems. Additionally, exemptions from the system require a high threshold of evidence and are rarely granted.

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