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**Families, Financial Stress and Welfare Reform**

Many of the families who use our child and family services rely on benefit incomes to survive. Access to Australia’s benefit support system is increasingly conditional on complying with rules, referred to as mutual obligations. The rules have not all been universal, often applying in specific locations that have been targeted because of elevated levels of vulnerability and disadvantage.

Conditional welfare and mutual obligations are continuing to develop and expand across Australia. The most recent Commonwealth Budget in May 2017 included a number of new measures, like tightening the rules for attending job interviews and expanding a program for unemployed parents with children over six months of age, requiring them to develop and stick to mandatory participation plans.

But do these welfare reforms actually work? Do they support people to make positive changes and in the process improve their lives and those of their families? Or are we increasing the stress and pressure on people who are already doing it tough? Is it possible that the policy changes are actually increasing risks to health, safety and wellbeing for people who use child and family services?

Members of the Centre for Excellence in Child and Family Welfare have a unique window on the experiences of low income households. We have an opportunity to listen to and learn from the experiences of people who access services about what is genuinely helpful and what is making their lives harder. We already know for example that tightening eligibility and reducing payments is making life extremely difficult for single parents.

We have established a small working group to explore the links between financial stress, family functioning, child safety and the fair, effective operation of the benefit support system. Where we find that system is contributing to the difficulties service users are responding to, we will advocate for change.

As we gather information, we will share it with Centre members and seek your input and involvement in that process. If you have any suggestions or information that might be useful, please let us know.