



“It changed our lives”

A Case Study on the Impact of Additional Child Care Subsidy

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**Evidence
& Insights**
Series



About Goodstart

Goodstart, as a not-for-profit social enterprise, has for ten years been creating positive social change by giving Australia's children, especially our most vulnerable, the best possible start in life — access to high quality early learning.

Our purpose is to ensure children have the learning, development and wellbeing outcomes they need for school and life.

This means we need to make contributions to the sector and community to improve outcomes for all Australia's children, not only the children that attend our services. Our Strategic Direction 2015-2020 set six strategic goals to achieve this:

Exceptional quality

Inclusion for everyone

Impact beyond Goodstart

Amazing Goodstarter experience

Personalised family experience

Thriving organisation

Our strategic goals are underpinned by a strong organisational commitment to Reconciliation and Safety.

The Evidence and Insights Series

We have developed this series to help us share what we learn so we can contribute to improving the learning, development and wellbeing outcomes for all Australia's children.

As the largest provider of Early Childhood Education and Care in the country, with services in every state and territory in a wide variety of communities, we are uniquely placed to share evidence and insights about what works best for which children. Our dataset includes information about our 70,000 children, our 650+ services and our team of 16,000 Centre Leaders, Teachers and Educators, we also have a strong focus on identifying vulnerabilities and children more likely to experience disadvantage. We have made significant investments in ensuring the veracity of our data and in building our analytical capability so we can answer questions about how to improve outcomes - within Goodstart and for all Australia's children.



Inclusion for Everyone at Goodstart

This edition in the Evidence and Insights series is driven by our commitment to Inclusion for Everyone.

We wanted to answer the questions with the goal of maintaining children's regular attendance in Early Childhood Education and Care.

- How can we support families experiencing financial hardship as we transitioned back to fees during the COVID-19 pandemic?
- What are the lessons for supporting families experiencing financial hardship into the future?



Executive Summary

There is strong and compelling evidence, gathered over the past 40 years, that children's access to high quality early childhood education and care (ECEC) has a significant impact on their lifelong trajectory – and this is especially so for children experiencing vulnerability, marginalisation and disadvantage (such as those with a disability, living in poverty, or with parents with mental health disorders or substance misuse).^{1,2,3} Despite the fact that the Australian Government supports all children's access to high quality ECEC in multiple ways, there remains a range of cost and non-cost barriers to children's attendance in ECEC.^{4,5,6} To support families experiencing temporary vulnerability or disadvantage that makes it difficult for them to maintain their child's attendance at ECEC, the Government provides [Additional Child Care Subsidy](#) – through [Temporary Financial Hardship Funding](#) and [Transition to Work Subsidy](#). In particular, in 2020, the Australian Government noted that these two subsidies would be key policy levers to support families impacted by the COVID-19 crisis as the community transitioned from free ECEC back to the Child Care Subsidy.

Little is known, however, about (i) the experience of families accessing Australian Government Temporary Financial Hardship (TFH) and Transition to Work (TTW) funding; (ii) the circumstances of families who receive these subsidies; and / or whether and / or how TFH and TTW funding (iii) supports children's access to ECEC and/or (iv) benefits families.

To address this gap in knowledge, develop intelligence so as to better support families through the COVID-19 crisis, and provide insights to inform our work, Governments and the ECEC sector, we conducted a case study of families in receipt of TFH and TTW funds within Goodstart Early Learning (hereafter Goodstart). The case study draws on Goodstart data from five sources: Child attendance figures, three organisational family surveys, and interviews with families.

As Australia's largest provider of children's services with around 60,000 families, these data provide valuable insights for Goodstart, Governments and others in the sector, into:

- (i) families' experiences of accessing TFH and TTW funding;
- (ii) the characteristics of families and children attending Goodstart who accessed the TFH and TTW funding from inception of CCS (July 2018) to just before free care (March 2020);
- (iii) the impact that access to these funds had on children's attendance in early learning at Goodstart;
- (iv) the benefits for families of receiving this funding;
- (v) the resources required by early years' services to support families access the funding; and
- (vi) suggestions for improving the process for families applying for funds.

The findings from the analyses are summarised below, before being detailed in the remainder of the report.

Summary of Findings

- 1** Many families are unaware that TFH and TTW support is available to them. Whilst the process of applying for funds was positive and relatively easy for most families, in many cases families had a negative experience and / or required assistance to apply. In many cases, families sought assistance from Goodstart Centre Directors or Administrators to submit applications, and in particular, support them with the evidence requirements.

- 2** TFH funding was accessed by families in all income brackets, experiencing a range of hardships, whereas TTW funding was accessed by low-income families. Many families accessing both types of funds were experiencing multiple disadvantages – and, for TFH funds, the lower the family income, the more likely their children were to have multiple risk factors.

- 3** Access to TFH / TTW funding supports children's continued access to ECEC, especially for those children in families in receipt of TFH. Further, initial access to TFH / TTW can lead to continuous attendance post-cessation of funding. For many children, however, especially those in families with low income, cessation of funding is associated with cessation of attendance.

- 4** Families reported that access to TFH and TTW funding supported them in multiple ways – suggesting that these funds are achieving their dual policy imperative of supporting children's continued attendance in development and learning enhancing ECE and enabling families to engage in study and work. However, the 13-week period of TFH is insufficient for supporting most families during their time of temporary need.

- 5** ECE services can play a significant role in supporting families to access TFH and TTW funds – but this requires significant organisational personnel and material resources. Whilst Goodstart is able to provide this additional support, as a not-for-profit social enterprise, many providers would not have such resources to provide this support for families.

- 6** There is room for improving the application process for TFH & TTW funding, particularly in relation to:
 - a. Increasing awareness that these subsidies are available to families likely to be eligible, including via direct communication from Services Australia, Centrelink and Jobactive providers in the case of TTW.
 - b. Clarifying evidence requirements, including specifying what evidence will be satisfactory, or if there are challenges obtaining the preferred evidence.
 - c. Providing additional weeks for support when hardship continues due to the same primary event.

We are grateful to the families who participated in the survey and shared their stories. Their examples demonstrate how a little support, given in a timely and efficient manner, can go a very long way in assisting families navigate difficult circumstances.

We also thank Dr Jennifer Jackson for her thoughtful review of an earlier draft of this paper.



SECTION 1

**The impact of
Additional Child
Care Subsidy**

Background

Attendance at high quality early education has two main purposes: (i) to deliver development, learning and well-being enhancing education for children; and (ii) to provide childcare that supports families (especially mothers) participate in work and study.

Benefits of children's attendance at early childhood education

There is strong and compelling evidence, gathered over the past 40 years, that children's access to high quality education and care has a significant impact on their lifelong trajectory – and this is especially so for children experiencing vulnerability, marginalisation and disadvantage (such as those with a disability, living in poverty or with parents with mental health disorders or substance misuse).^{1,2,3} Evaluations of ECE, including large scale evaluations (most notable those conducted on the Head Start, Abecedarian and High/Scope Perry Pre-school programs in the US and the NICHD study also in the US, and the Effective Provision of Pre-School Education [EPPE] in Europe), provide compelling evidence that attendance at high quality ECEC services can have positive effects on children's academic, language, cognitive and social skills, particularly for children living in poverty.¹ Moreover, access to childcare is a key driver of female labour force participation, particularly in Anglophone and Nordic Countries.⁷

So influential is the impact of early childhood education for children and society, that it is recognised by multiple international organisations as a way of contributing to human rights objectives, addressing global poverty, and as a way of contributing to global sustainable development. Indeed, the [United Nations Convention on the Rights of the Child](#)⁸ states that children have a right to education, [General Comment 7](#)⁹ specifically urges State Parties to provide comprehensive policies for early childhood – including education. Likewise, the [World Bank](#),¹⁰ recognising the importance of investing in the early years as a way of ameliorating poverty, works with governments to increase access and participation in early childhood education.⁹ Further, the [United Nations Sustainable Development Goal 4](#) target is that by 2030 “all girls and boys have access to quality early childhood development, care and pre-primary education”.¹¹

Access & Barriers to ECE in Australia

Given the strong evidence that access to high quality ECE has a range of benefits for children's long-term development and learning outcomes, as well as a range of societal benefits,^{1,2,3} the Australian government has committed to increasing participation in ECE. In particular, as stated by the *Report on Government Services* (2018), one of the main objectives for ECE is to: “target improved access for, and participation by, Aboriginal and Torres Strait Islander, vulnerable and disadvantaged children” (p.3).¹²

There are, however, multiple known barriers to children's attendance at ECE, especially for families experiencing vulnerability, marginalisation and disadvantage. Some of these barriers are non-cost barriers such as, parents' lack of awareness of the potential benefits of ECE for their children's learning and development; difficulties with availability of and/or access to ECEC services; and families not feeling valued, welcomed and / or respected in ECE.^{4,5,6} A

major barrier to families' access to ECE, however, is the financial costs associated with both paying childcare fees, and meeting costs associated with attending ECE, including provision of food, clothing, school bags, and excursions.

The Australian Government supports children's access to high quality ECE in multiple ways.¹³ For example, the Commonwealth funds statutory bodies to oversee quality ([ACECQA](#)); provides funding to support universal access to 15 hours of pre-school education in the year prior to school (through the [Universal Access National Partnership](#)); supports most families (eligibility rules apply) meet the costs of childcare through the payment of [Child Care Subsidy](#) (CCS: paid directly to approved childcare providers); and provides [Additional Child Care Subsidy](#) for families experiencing vulnerability or disadvantage – through:

- [Temporary Financial Hardship funding](#): Available to families who are eligible for CCS and have experienced recent temporary financial hardship that substantially reduces their ability to pay childcare fees.
- [Transition to Work Subsidy](#): Available to families who are eligible for CCS, have an income less than \$68,163, and are studying or training in an approved course; actively looking for work; or working.

In particular, in 2020, the Australian Government noted that these two subsidies would be key policy levers to support families impacted by the COVID-19 crisis, as the community transitioned from free ECEC back to the CCS.

Little is known, however, about the circumstances under which families access TFH and TTW funds; whether and / or how TFH and TTW supports children's access to ECE; or about families' experience of accessing these funds. There is an evaluation of the Child Care Package underway,¹⁴ but to date findings have only been released related to the transition to the 'new' package in 2018. Moreover, the Government's *Child Care in Australia* report has not been made public since the last quarter December 2019.¹⁵ Without such intelligence it is difficult to determine the best way of supporting and advocating for families.

The aim of the current project, therefore, was to conduct a case study of families in receipt of TFH and TTW funds within Goodstart to investigate:

- the characteristics of Goodstart families accessing TFH and TTW funding;
- the degree to which TFH and TTW funding supported children's continued attendance in ECE;
- families' experience of accessing the TFH and TTW funds; and
- the benefits (if any) access to TFH or TTW funding makes to families' lives.

In order to address these questions, the following methods / data were used:

- examination of family demographic and child attendance data for families accessing TFH and TTW funds from inception of CCS (July 2018) to just before free care (March 2020);
- analysis of data from two Goodstart surveys conducted in 2020
- telephone interviews with families conducted in July 2020, with a subset of 10 families (7 in receipt of TFH and 3 in receipt of TTW) who completed the survey.

The remainder of this paper describes the methods used, reports the findings from analysis of the attendance data and surveys, and presents the stories of ten families. The paper is divided into two sections:

- Characteristics of families and children attending Goodstart who accessed TFH & TTW funds, and its impact on children's attendance in ECE.
- The experiences of families, who attend Goodstart, in accessing TFH & TTW funds, and their views on the benefits to them of the funding.

Characteristics of families and children who accessed TFH & TTW funds and its impact on children's attendance in ECE

This section of the paper reports on major findings related to the following:

- the characteristics of families attending Goodstart who accessed TFH and TTW funding; and
- the impact of TFH and TTW funding on children's attendance in ECE.

Method

Data to address these questions were drawn from Goodstart's existing systems, and were analysed by Goodstart's Analyst Hub. Data examined included, for families who accessed TFH and TTW from inception of CCS (July 2018) to just before free care (March 2020):

- family income;
- child characteristics;
- SEIFA indices for Goodstart services that children attended; and
- attendance figures for the 12 weeks prior to, 12 weeks of, and 12 weeks post access to funds.

Ethical statement: All families attending Goodstart services give consent at their child's enrolment, for their enrolment and child's attendance data to be used for advocacy purposes, consistent with the Australian Privacy Principles.

Findings

Family and Child Characteristics

TFH funding was accessed by families from all income brackets – but there was a higher proportion of families in lower income brackets (Table 1). (To be eligible for TTW funding families must have an income less than \$68,163.)

Income bracket (in \$k)	<68	68 - 100	100 – 135	135 – 170	170 – 250	250 – 340
Percentage of children with multiple risk factors	45%	19%	17%	11%	6%	1%

Table 1: Income bracket of families accessing TFH funds & percentage of children with multiple risk factors in each income bracket.

Some 30% of the children whose families accessed TFH had identified 'risk factors' (Table 2). The lower the income of the families who accessed TFH, the more likely their children were to have *multiple* risk factors. That is, of the children accessing TFH with multiple risk factors, 42.6% were in the <\$68k income bracket.

All families accessing TTW funds had 'at least' 'Low SES' as a risk factor (Table 2). Of all children accessing TTW, 70% had 'only' Low SES as a risk factor.

Risk factor	30% of children in receipt of TFH had risk factors made up of:	Of all children accessing TTW
Multiple risk factors	13.3%	4.3%
Low SES	3.4%	70%*
Aboriginal and/or Torres Strait Islander background	4.4%	12.7%
Culturally and linguistically diverse	4.2%	5.5%
Disability	1.4%	3.7%
At risk of harm	3.6%	3.5%

Table 2: Risk factors experienced by children of families accessing TFH & TTW funds. Please note: percentages are not comparable across TFH and TTW.

Attendance

The children of families who accessed TFH funding attended ECE services in areas across all SEIFA levels; whereas the services attended by children whose families accessed TTW funding, tended to be in low SEIFA areas (Table 3).

SEIFA	TFH	TTW
1 - 3	29.4%	42.6%
4 - 7	59.4%	49.5%
8 - 10	8.5%	6.12%

Table 3: SEIFA Index of services attended by children

* To be eligible, all families accessing TTW must be on low income. This percentage relates to those children for whom low income was the *only* a risk factor.

For the children for whom complete data is available, Table 4, shows the percentage of children who attended ECEC for at least two days in the 12 weeks prior, during, and after their families accessed TFH or TTW funding, and the percentage who increased their attendance once funding had ceased. These data must be read with caution, however, because for 50% of children in receipt of TFH, and 67% of children in receipt of TTW, complete (i.e. prior, during and after) data is not available, either because the child only commenced attendance once in receipt of TFH (thus no 'prior' data), or they had less than 12 weeks prior (making prior, during and after comparison impossible); or they did not attend after TFH / TTW ceased; or they were still on TFH / TTW when the period of COVID related 'free care' started (making it difficult to ascribe attendance to TFH / TTW funding). Nevertheless, overall, 20% of children in receipt of TFH, and 5% of children in receipt of TTW, attended for more days *after* funding than *before*.

Children's continued access to ECE, after TFH funds ceased, was likely linked to family income. That is, there was a noticeable difference in the number of children with no income data after TFH for lower income families (\$68k-\$100k), indicating that these children left ECE after their families' access to TFH ceased.

	TFH	TTW
Attended 90% of time for at least 2 days, before, during and after funding	41%	21%
Did not attend for at least 90% of the time for 2 days, before, during and after funding	9%	12%

Table 4: Changes in attendance, before, during and after access to TFH / TTW funding.

Changes to family income after funding ceased

Changes in family income after TFH ceased is difficult to ascertain. No increase or decrease in income was identified for families in receipt of CCS 50% and CCS 85% families (due to the construct of the CCS system and the increase or decrease only flagging if there was a shift in income bands, e.g. moving from <\$68k to \$68-\$100k). For families in other income bands, the changes ranged between 22-25% decrease and 13-14% increase in income.

The length of TTW funding accessed by families varied greatly. The range was from 2 weeks to 80 weeks, with an average of 18.4 weeks; 86% of families had access to 26 weeks or less.

Almost all families who accessed TTW funding, remained on low income after the completion of the TTW funding. For children who continued to attend ECE after their families accessed TTW funds - 50% of their families were on very low income (85% CCS); only four families had an income in excess of \$135k.

Families' experience of accessing TFH & TTW funds and the benefits of the funding

This section of the paper reports on major findings related to:

- the experiences of families, attending Goodstart, in accessing TFH and TTW funds; and
- the views of families, attending Goodstart, on the benefits to them of receiving this funding.

Method

To address these questions, we draw on data gathered via two surveys, and interviews with families.

Survey

Survey 1: TFH & TTW survey: A survey of parents in receipt of TFH and TTW was conducted in June 2020. The survey was circulated via email (with one reminder) to all Goodstart families enrolled who had received TFH and TTW funds since the beginning of July 2018. Of the 1404 emails sent out, there were 132 responses to the survey (9.5% response rate). Of these 132 respondents, 92 were in receipt of TFH funds, and 140 were in receipt of TTW funds.

The survey included a mix of forced choice and open-ended questions related to the following:

- how families learnt about TFH / TTW funding;
- families' reasons for applying for TFH / TTW funding;
- families' experience applying for TFH / TTW funding (e.g. ease / assistance provided / time taken to apply / evidence required etc / communication from Centrelink);
- length of approval and adequacy of length of TFH / TTW funding;
- challenges families experienced during the process of applying for TFH / TTW funds; and
- benefits to families of receiving TFH and TTW funds.

Survey 2: Family Insights Survey: A survey was conducted of all Goodstart families enrolled in August 2020, following the end of the period of COVID-19 'free care' and a return to Child Care Subsidy. The overall purpose of the survey was to develop understandings about families' ongoing support needs post-COVID 19. Invitations to complete the survey were sent to 44,379 families, and 8316 responses (i.e. 18.7% response rate) were received. Of these families, 102 received TFH and 41 received TTW.

Questions in the survey related to TFH & TTW included:

- families' awareness of TFH & TTW funds;

- whether families had applied for TFH and/or TTW funds and the outcomes of these applications; and
- what families would do if they were unable to access additional TFH funds.

Ethical statement: Families gave consent for their response data to be used for advocacy purposes, consistent with the Australian Privacy Principles.

Analysis

Simple descriptive analyses of the quantitative data from both surveys was conducted. All data reported below are from the TFH and TTW survey, unless explicitly noted as from the Family Insights Survey.

Interviews

Following the TFH and TTH survey, interviews were conducted with 10 families. Families were drawn from a pool of 38 participants who had indicated in their responses to the survey that they would be happy to be contacted to further discuss their experience of accessing TFH / TTW funds. Families contacted to participate in the interviews were chosen based on diversity of experience, as indicated in their survey responses. Twelve families were contacted by phone and invited to participate in the interviews. In all cases, it was the mother who responded.

Ethical statement: Mothers were given a verbal explanation of the purpose of the interviews and that individualised, anonymised family stories would be developed based on their interview, and that these would be published and used by Goodstart for advocacy purposes. Mothers were advised of their rights not to participate, and/or to not answer any question they didn't wish to, and that non-participation would not affect their child's enrolment in Goodstart in anyway. Ten mothers agreed to participate – six in receipt of TFH and four in receipt of TTW. Two mothers asked to be contacted at a later date – but due to time constraints of the project this was not possible, so they were thanked for their consideration.

Semi-structured telephone interviews were conducted with the ten mothers. Interview questions related to:

- families' reasons for and experiences of accessing TFH / TTW funds (any challenges they faced accessing the funds / what worked well);
- what ways (if any) their family benefited from the funds;
- suggestions they had for improving the funding application process; and
- anything else that they would like to share about their experience.

Interviews lasted between 10 – 20 minutes. In some cases, due to family commitments, interviews were conducted over multiple calls. Participants' responses were hand recorded only. Data were developed into individual case stories that captured each family's experience of accessing TFH / TTW funds.

The cases were written up as narrative stories. They are written as accurate, yet emotive, renditions of the lived experiences of the families – as shared by them, and using their own words. Following principles of narrative research, the stories aim to be effective, accessible

and potent sources of communication of the families' experiences, that honour the families' perspectives.¹⁵

The introductory summary in the case story section identifies common themes that emerged across the stories.

Findings

The main findings from the TFH and TTW survey are reported below. This is followed by presentation of the ten case stories.

Families' reasons for accessing TFH funding

Most families (65%) accessed TFH after experiencing financial hardship following losing their job or income. A further 16% of respondents reported illness of themselves or a close family member, escaping family or domestic violence (13%), or death of an immediate family member (3%). Only 1% of respondents indicated that they received support for other factors, such as natural disaster.

Families awareness of TFH & TTW funding

Of the 6814 families in the Family Insights survey who responded to a question about their awareness of TFH funding, 60.5% reported that they were unaware of the funding. Families who had heard of TFH funding, mainly heard about it from their Goodstart Centre Director (64%), followed by Centrelink (19%).

Likewise, of the 3,018 families who responded to questions about their awareness of TTW in the Family Insights survey, 68.3% reported that they were unaware of TTW funding. Families who had heard about TTW found out about it from Centrelink (49%), from their Centre Director (27%), a friend or family member (13%), a government website (4%) or a JobActive provider (2%).

Families experience of the process of applying for TFH & TTW funding

The following findings relate to families' experience of applying for TFH and TTW funding.

Ease of process

For most families who had applied for TFH funding, the initial application process was relatively straightforward and didn't take too long to complete. When asked to indicate the ease of the process, 64% indicated that they found the application process 'easy', and a further 27% indicated a 'neutral' response. However, 9% of families indicated that it was 'difficult'. Most (60%) families took between five and 20 minutes to complete their initial application, but for 8% of families, it took more than half an hour to complete. More than half (54%) of families received support for their TFH application from a Goodstart employee.

Similar to those applying for TFH, families applying for TTW funding reported that the initial application for didn't take long to complete. It took 59% of families 20 minutes or less to complete the initial application (10% took less than 5 minutes; 29% took 5-10 minutes; 30% took 10-20 minutes). However, 16% of families took 20-30 minutes to complete the application, with

a further 15% of families needing more than 30 minutes. And although most families found the application process 'easy' (54%), 17% of families found it 'difficult'.

Most families applied for TTW funding online (65%), some in person at a Centrelink Office (18%), and a further 10% of families applied for the payment at their Goodstart Centre (online). Just under half (45%) of respondents said that they had received support with their application from their Goodstart Centre Director, though most families (55%) completed the application themselves. Most families were already enrolled at a Goodstart Centre before applying for the TTW (81%); the remaining 19% enrolled with Goodstart after they received the support payment.

Inconsistency in advice

Many families applying for TFH funds were given inconsistent or inaccurate advice from Centrelink about their eligibility. In many cases, Centrelink gave families mixed advice about the impact family income or assets would have on their eligibility for their additional subsidy, noting TFH does not have an income or assets test. Indeed, 48% of respondents reported that they were advised that their income or assets would impact their eligibility.

Requirement for additional evidence

Most families applying for TFH (62%) and TTW (61%) funding were asked to provide additional evidence or resubmit revised evidence. One quarter of families applying for TFH, and just under one-third of families (30%) applying for TTW, who had been asked to provide additional evidence, reported challenges or difficulty in providing additional information or evidence to support their application. Challenges in providing additional evidence reported by families applying for TFH included:

- Obtaining separation certificates from previous employers (most common).
- Centrelink not being clear about what was required and families having to seek new or updated information from others (employers, doctors, etc) on multiple occasions.
- Having other forms of reductions in income recognised (e.g. emails, bank records).
- Time delays in trying to get information from former employers impacting access.
- Australian Immunisation Register not being up-to-date.
- Technical issues (i.e. submitting forms online).

In some cases, providing the required information was outside the control of the applicant. For example, one respondent to the Family Insights Survey commented:

- *My employer was not willing to provide a supporting letter as it appear like work should start to come in within the next two months, and as I am casual he believes I should be prepared for fluctuations like this.*

Families who were asked to provide additional information to support TTW funding, described being unaware of the full and precise information requirements at the beginning of the application process.

Rejection of application

Many families had their application initially rejected, though few were told that their application was going to be, or had been, rejected. Of the 307 families who indicated on the Family Insights Survey that they had applied for TFH funding, 26.4% ($n = 81$) had their applications rejected. Of these 81 families, 42% were given no reason for rejection, and all of these families were later found to be entitled to support. Similarly, very few (6%) families who had their application for TTW funding rejected, were advised that their application had been, or was going to be, rejected. Two typical comments in the surveys are:

- *No letter from Centrelink. Just claim status changed to 'rejected'*
- *They couldn't advise why it was – just that I should try applying again.*

Moreover, one respondent was erroneously advised that:

- *Not enough information was provided on the initial letter and it was rejected and was advised I can't apply again*

Some reasons for rejection seem somewhat questionable, such as these two reported by respondents:

- *Was rejected for hardship on domestic violence as I needed a fresh assault not be still suffering*
- *They told me I did not provide enough evidence, even though I attached a final pay slip; email from my past employer ending my employment in May. They've told me to reapply and attach a letter stating how losing my job has put me in financial hardship.*

Wait times for approval of funding

Wait times for TFH and TTW applications to be approved varied. Only 4% of families applying for TFH waited less than a day for approval, and 21% waited a few days. Approximately half of families waited between one week and a fortnight (27% waited one week; 26% waited a fortnight); and 23% of respondents waited one month or longer (15% waited a month; 9% waited more than a month). For TTW funding, most waiting times for approval were more than a month (28%) with a month (17%), a fortnight (19%) and a week (15%) being the next most likely timeframes.

Adequacy of funding

Whereas 41% of families said that they received TFH support for the 'right amount' of time, most families (55%) indicated that they needed support for a longer period than TFH provided, even though most had been supported for more than one 13-week period. Moreover, the percentage of families indicating a need for additional periods of TFH increased in the Family Insights survey, when the COVID19 free childcare period was ending. Indeed, 76% of families receiving TFH for COVID-related reasons indicated that they required an additional 13 weeks of TFH. Of these families, 92.3% indicated that the additional funds were required for the same reason (event) for which they currently received the funding. Moreover, when asked what would occur if TFH were not continued, of these families, 57.7% indicated that they would have to reduce the number of days their child was enrolled; and 10.8% indicated that they would withdraw their child from early learning and care.

Benefits to families of accessing TTW & TFH funding

When asked about the main benefits of TFH, families provided examples of how the funding was able to assist them through the diverse 'hardships' that they were experiencing. Two examples are:

- We were able to keep our son in childcare so I could be at home resting and recovering from breast cancer treatment. Having that break was a huge relief on my mental and physical well-being.
- To be able to keep my child in care and in a social and stimulating learning environment in preparation for school, while I had to temporarily close my business and was continuing to try and study and also recuperate from my illness.

Of those accessing TTW funding, 53% of survey respondents said the payment successfully enabled them to engage in work, study or training activities.

In the next part of this report, we share illustrative case stories of families' experience of accessing and TFH and TTW funds. This is followed by a brief discussion and conclusion.



SECTION 2

Case Studies

Case Study

This section of the report provides stories of ten families,[†] seven of whom had received TFH funds and three who had received TTW funds.

The following family case stories demonstrate how extremely valuable TFH and TTW funds have been. The TFH funds variously supported the families as they battled through cancer treatment; dealt with the loss of, or transition into, employment; escaped domestic violence; and supported a child who was unwell. The TTW funds have supported families to transition back into the workforce after a period of maternity leave, or absence from the workforce, and enabled them to attend life enhancing adult studies. All families were grateful that access to these funds assisted them through a difficult period, and indicated that access to the funds has enabled their children to have stability in their young lives, as well as access to educational experiences.

But the stories also highlight some challenges with the current system, that align strongly with those identified in the surveys. Collectively, the families reported: a lack of community awareness about the funds; lack of clarity about the application process and requirements; lack of communication between Centrelink and families; confusion about families' entitlements; delays in processing applications and / or distributing funds; and the limited and inadequate nature of the support available.

It is evident from these case stories, that the process for families accessing TFH and TTW funds could be improved. Whilst most of the families found the initial on-line process of applying for the funds fairly straightforward, some families found the process quite confusing or troublesome. Families suggested that the process could be improved by: increasing community awareness about the funds; designing simpler, more agile and responsive systems; improving communication between Centrelink staff and families – especially when things get 'stalled'; greater flexibility and / or length of availability of funding; and having different levels of 'renewals' depending on / proportionate to the reason for the funds.

Seven TFH case stories

Tamara and Simon's story

Summary: Tamara was diagnosed with breast cancer, her Educator and CD told her about TFH and then helped her apply online. The 13 weeks TFH was very helpful but won't be long enough.

Tamara and her husband Shane have one son – Albert – who started attending a Goodstart centre early in 2020. Not long after Albert commenced at the service, Tamara received the devastating news that she had breast cancer. She was immediately confronted with the need to stop work so as to commence treatment on her long journey towards recovery. With such disruption in their family's life, and only limited availability of support from their extended

[†] All names used are pseudonyms

family, Tamara and Shane needed to keep Albert in childcare, to enable Tamara attend treatment and Shane to continue to work.

When Tamara told Albert's educator Meg about her situation, Meg told Julie the CD. Julie took the time to talk with Tamara about the TFH funding that was available. Until Julie had told her about it, Tamara had been unaware of the funding. Despite having lots of support from various cancer charities, none of them seemed to be aware that this form of support was available.

Julie arranged a time for Tamara to sit in a private space with Karen the centre administrator, and together Karen and Tamara completed the on-line application on the Centrelink website. Tamara explained that the Centrelink website is very confusing. But Karen was extremely helpful, and supported her to "*click through everything*" and upload the necessary documentation. Tamara says that she wouldn't have been able to complete the application without Karen's help. But once the application went through, the process was very smooth. Tamara said that "*Goodstart took care of everything*", they stopped the direct debit from her account, and kept her well informed about her payments.

The TFH funds have meant that Albert has been able to continue his regular attendance at early learning. This has enabled Shane to support Tamara through her treatment – but also to continue to work and bring in an income for the family. Tamara recognises that this has been a disruptive and confusing time for Albert. And she expressed concern that she and Shane haven't had the mental or physical capacity to give Albert the attention and care they would normally be able to. So, Albert's continued attendance at his Goodstart service has been invaluable. It has provided a safe, supportive, stable and predictable learning environment for Albert – in what must be a quite frightening time for a young child as he watches his mother progress through her demanding treatment. The staff at Albert's Goodstart service have also played a valuable role in supporting Tamara's family as they navigate this difficult time. As one example, the staff organised a 'care package' of food following one of Tamara's surgeries. Tamara says, "*I couldn't say enough about them – they are so wonderful.*" This speaks to the beneficial role of children's attendance in children's services whilst families navigate challenging times, that extend well beyond their educative and care role.

Tamara expects her recovery to be prolonged and doesn't anticipate being able to return to work for a couple of years. So, whilst the 13 weeks of TFH has been extremely valuable – it's not nearly enough to see her through her recovery. She's anxiously waiting for the new financial year so that her family can access another round of TFH.

Tamara is also thankful for the assistance she has received from cancer support services such as the McGrath Nurses. But she wishes that there was greater awareness of TFH amongst these services. She urges greater community awareness raising about the funds.

Jodie & Mark's story

Summary: Jodie and Mark's financial situation deteriorated rapidly after their employment was impacted by COVID19. Jodie's Centre Director told her about TFH funds and emailed her the details about how to apply. The financial support has enabled their daughter to continue to access early education and enabled Jodie and Mark to be flexible to take up employment opportunities when they arise. But they are confused and concerned about future funding availability.

Jodie and Mark have one daughter – Sam – who attends a Goodstart early learning centre. Initially, due to lack of availability, Jodie was unable to get Sam into her preferred choice of a Goodstart centre, and had to take up a place in an alternative, less preferred service. She was thrilled then, when a space became available in what she referred to as an “incredible” Goodstart centre. Sam started at the centre in January 2020, and soon settled in well.

But then came COVID 19 and Jodie's work in hospitality was hit hard. After expending her annual leave, she was laid-off. Jodie and Mark's family income was effectively halved. Without her income, Jodie and Mark didn't know how they were going to pay Sam's childcare fees. But the thought of having to pull Sam out of childcare, when she was attending such a great service, was devastating for Jodie and Mark.

Fortunately, when Jodie explained her situation to Mandy the Centre Director at Sam's centre, Mandy advised Jodie about TFH funding – and sent the details of how to apply to Jodie's email. Jodie was extremely thankful. She had been unaware that such funding was available. Jodie went home and immediately applied for, and was approved straight away, for 13 weeks of TFH. She found the whole on-line process quite easy to navigate. And only needed to upload one supporting document – a letter from her employer confirming her employment status.

Jodie and Mark are very grateful for the TFH funds. As Jodie explained – childcare takes up a significant portion of their income – *“It's like having a second mortgage”*. Access to TFH has lifted *“a massive mental weight”* off their shoulders. But more than this, it has meant that Sam has been able to continue to attend high quality care.

But Jodie and Mark's difficult financial situation is not over. Whilst Jodie has returned to working three days a week – now Mark's work in construction has been reduced to only one or two days a week. Jodie and Mark are uncertain and anxious about what will happen next. After only the first week of Jodie's 13 weeks of TFH, the Government's ‘free childcare’ arrangement came into place. She's doesn't know what this means for her family. Will they be able to access the remaining weeks of their TFH after ‘free childcare’ is removed? Have they ‘lost’ the residual 12 weeks of their TFH – or has this been ‘held-over’? Are they able to apply for a second round of TFH? Jodie doesn't know the answers to these questions. This lack of clarity about the funds has been extremely distressing for Jodie and Mark. And Jodie is fearful of being told that they aren't able to continue to access these much needed funds. She explained that she hasn't had the *“courage”* to call Centrelink - or the *“mental capacity to sit waiting on-hold for two hours – to find out what will happen next”*. Compounding the situation is Jodie and Mark's capacity to accurately estimate their family income - due to the fluctuating and unstable nature of their work situation. She's worried about what this will mean for the calculation of their payments.

Jodie is extremely grateful for the TFH funds. It has been invaluable for enabling she and Mark to be available to engage in work - when it becomes available. And it has meant that Sam has had stability in her early childhood education, in a high quality service of the family's choice. But Jodie would have liked to have had more communication from Centrelink. She suggested something like a weekly tally or countdown so that she and Mark would know how much funds they have left.

Michelle's Story

Summary: TFH funding enabled Michelle to escape a domestic violence situation. She heard about the funds from a community support group – but the application process was fraught with difficulties. Michelle's story highlights the need for responsive, timely and rapid deployment of funds in times of crisis.

Michelle has two children. She was a stay at home mum on maternity leave after giving birth to her youngest child, Jade, in 2019. Her eldest child, Laura, is at primary school and attends after hours care. After the breakdown of her marriage in late 2019, due to financial insecurity Michelle was in a situation where, though separated, she had to remain living in the same house as her ex-partner. Things soon deteriorated and Michelle's ex-husband became abusive. Fearful of her ex-partner's reaction to her leaving with her children, she waited until he was away on a business trip, to leave the family home. Courageously seizing this opportunity, she organised a safe new life for her and her girls. Within the short window of time of her ex-partner being away, Michelle had to find, organise and pay for rental accommodation (including a bond), and move essential items for she and the children into their new home. In order to do this, she had to access financial support from Centrelink. She also had to find flexible work for herself and organise childcare for Jade. It was a difficult, stressful and dangerous time for her (we know that the time immediately after leaving a domestic violence situation is the most dangerous for victims).

Michelle received advice and support from a community support group. It was this group that advised Michelle about the financial support available for people in her situation, from Centrelink. They provided a support letter for Michelle explaining her situation and her need for immediate financial support, as well as access to TFH to enable her to enrol Jade in childcare so that she could commence paid employment.

Michelle could access financial support from Centrelink, including emergency funds, sole-parenting payments and TFH. But the application process for accessing these financial supports was extremely challenging. She waited for hours in a Centrelink office only to be told she had to apply for support online. For a woman with only days to organise her affairs before her abusive ex-partner returned, these were precious hours wasted. In order to access emergency funds, she had to be interviewed by a social worker, but time was running out to get this processed. Fortunately, given the extenuating circumstances a Centrelink worker processed her forms 'out of hours'. This enabled her to pay the bond and rent for her new home. She was able to get the keys and move her and her children. But her access to 'sole-parenting' payments took 13 weeks to approve.

Another challenge with TFH, was that she needed to apply for funds for each child separately. She had to upload to the 'system' individualised letters for each child – which meant a second trip to the community support service. She was also required to estimate the number of hours for Laura's out of school hours care. Without knowing her work arrangements, she had difficulty in doing this. In the end, she found applying for support for both girls was so burdensome, that she abandoned her efforts to apply for funds for Laura. She had to make 'alternative' after school care arrangements for Laura.

Michelle is extremely grateful for the financial support she was able to access. Without access to the emergency funds, Michelle says she would have been unable to move her and the girls out of their abusive home.

Michelle had anticipated staying at home with Jade for at least a few more months. But now she feels “forced to return to work”. So enrolling Jade in childcare was not her first preference. But she is extremely grateful for this support. When Michelle enrolled Jade, Mary, the Centre Director at Jade’s Goodstart Centre, was very knowledgeable about how the TFH funds worked and explained everything clearly to Michelle - *“I got a lot more information from her than Centrelink.”*

Nevertheless, the period of the few first weeks of her new life was an extremely stressful time for Michelle. On top of the worry of what her abusive ex-partner might do, she was suffering extreme financial hardship. After paying her rent she had very little money left for food, and was reliant on charitable donations – such as Foodbank. Her TFH hadn’t yet been finalised and she couldn’t afford her childcare fees, resulting in a bill for \$650. Although the TFH was eventually ‘back paid’ and the debt covered, she says that the waiting time and fear that she had a mounting debt, was an extremely anxious period for her.

Michelle wonders if there is a better way to inform and support women in a similar situation to hers? She asks if information about supports could be included in the childcare application pack so that, where needed, the process could be initiated at the childcare service? As Michelle says *“dealing with Centrelink isn’t the easiest ... could we apply through daycare? Make the process easier. Not just for the kids at risk – but for all parents who need something immediately - like those needing an operation. So that they have one thing that they can depend on. So that they know that their kids are ok”*.

Michelle’s life is getting back on track. She is now working and is planning to recommence her studies later in the year. Jade enjoys attending her Goodstart service. And most importantly, Michelle and the girls are safe in their new home. Goodstart and the access to TFH have played a significant role in supporting her transition from a very dangerous situation to a more optimistic future: *“It changed our lives. Without this I wouldn’t have been able to get appropriate care and a safe place for my kids, or work as much as I do. If it wasn’t for this - I wouldn’t have my family.”*

Pearl & Will’s Story

Summary: Pearl and Will are grateful for the TFH funding. It helped them manage their childcare arrangements during their daughter Jade’s period of illness. But they struggle with the uncertainty that comes with casual, part-time employment – whilst at the same time trying to provide stability and continuity for Jade.

When COVID 19 first emerged, Pearl and her partner Will, decided to keep their daughter Jade at home. Jade was immunosuppressed during the early days of COVID-19, and was considered at ‘high risk’. In order to care for Jade at home, Pearl and Will had to reduce their hours of work and therefore their family income was reduced significantly. At the same time, Pearl and Will wanted to keep Jade’s place at childcare so that when she was able to return, she could continue in the same service with her familiar educators and friends who knew her well. But continuing to pay the fees was putting financial and emotional strain on the family.

Noting the family’s difficult situation, Jill, the Centre Director at Jade’s service, informed Pearl about TFH funds, and assisted Pearl to complete the application. Pearl said that this made things so easy – especially at a time when she was “stressed out”. The application was approved and the payments commenced within a couple of weeks. Unfortunately, Centrelink

didn't inform Pearl that the funding had been approved and Pearl said that she spent an anxious few weeks worrying, until Jill informed her that the payments had come through.

Jade has now returned to childcare. And Pearl and Will are back at work. But as a part-time casual employees, Pearl and Will find it difficult to juggle the cost of childcare with a fluctuating and uncertain income. As Pearl says *"If I don't have childcare I can't work. But if I have no work then I can't pay the fees – if It's a bit of a vicious circle."*

Pearl and Will are grateful for the TFH funding. It helped them through a difficult and temporary situation. But they would like to see some flexibility in the support, so that it can be drawn on immediately when needed – such as when Jade experiences periods of illness necessitating one or both of them to take time off work. And they struggle with the uncertainty that comes with casual part-time employment – whilst at the same time trying to provide stability and continuity for Jade at childcare. Pearl would also like to see more communication between Centrelink and families – so as to keep everyone informed and allay their anxieties.

Natalie & George's Story

Summary: Natalie and George's story demonstrates that even families who are generally financially secure may experience unexpected events, completely outside their control, that spirals them into debt. In this case, workplace bullying necessitated Natalie's resignation from work. TFH funds enable families like Natalie and George's not only to manage during these difficult times but to also recover.

On returning to her relatively high paid position after a period of maternity leave with her third child, Natalie was subjected to workplace bullying. After a period of trying to unsuccessfully resolve this conflict, supported by her union, Natalie was left with no option but to resign.

Although Natalie found a new position reasonably quickly, it soon became apparent that the salary in her new position was significantly less than what she had initially been promised. This left a large gap in her family's income – which meant that the family had little to nothing left, after they paid childcare fees for their three girls - Jessica and Frances who both attended childcare, and Mary who attended out-of-school hours care. Natalie and George struggled to pay their mortgage, and the financial and emotional stress of potentially losing their home, put pressure on their relationship. To enable them to pay their mortgage, they stopped paying their childcare fees, and before they knew it, they had slipped into three months in arrears.

Noticing the arrears in their payments, Sandra, the CD at Jessica and Frances' childcare centre, told Natalie about TFH funds. Natalie applied by herself through the Centrelink website, with little difficulty, and her payments came through quickly.

Having previously been in a stable financial situation, Natalie said that she had never envisaged that she would need support to pay her childcare fees. She is so grateful that this funding was available. It helped her family weather the storm during a very turbulent and emotional time.

Things are looking up for Natalie and George. Natalie has a new job that pays her appropriately. And she is gradually paying off her childcare debt. She wants more people to know that these funds are available 'just in case'. But she worries that as they are only accessible for 13 weeks, and only for one round per year, this may not be enough for families experiencing similar difficulties to hers.

Lila & James' Story

Summary: After the loss of employment due to COVID19, Lila and James received TFH to maintain their children's attendance at early learning. Lila found the application process quite difficult and is concerned that other families in similarly stressful situations may find the process overwhelming.

Lila and James have two boys - 2.5-year-old Marco and one year old Henry. Both boys attend the same Goodstart service four days a week. While Lila worked four days a week and James fulltime - until, the company Lila works for was heavily impacted by COVID19 and staff, including Lila, were 'stood down'.

Lila and James were in a difficult financial situation. Their income had been severely reduced and they were worried about how they would pay their mortgage, car loan repayments, and childcare fees. But at the same time, they wanted the boys to be able to continue to attend childcare. Their Goodstart service is in high demand, and so Lila worried that if she 'removed' the boys she wouldn't be able to get four days of care for both boys reinstated when she did return to work. She also wanted to be readily available – so that as soon as work was available she would be able to return to work immediately. Lila also didn't want to disrupt the boy's and the family's routine. Lila says that Marco is a particularly 'active' child who has been attending his Goodstart early learning service since he was nine months old. And she was particularly concerned with how Marco and the rest of the family would cope with being at home fulltime – especially when playgrounds and activities had all been closed due to COVID19.

Fortunately, Jasmin, their Goodstart Centre Director, emailed information about TFH funding to all the families in the service. Lila hadn't been aware of these funds and was relieved to hear that there was a way that she could continue the boys at the centre. Lila applied through the Centrelink website. But she found this quite a tricky process. The webpage kept freezing and failed to upload. And at first, it didn't seem to Lila that there was a 'category' of hardship that aligned with her family's circumstances. She said that this was a "*pretty frustrating experience*" for her – especially at a time when she was already "*distressed and anxious*" about her family's financial situation. Her anxiety was even more heightened when her first application was rejected – with no explanation for why. Lila didn't feel that this was 'right', and so she persisted and submitted her application for a second time – and this time, fortunately, it was approved. Within two or three weeks of receiving the funds the Governments' 'free childcare' arrangements were announced.

The TFH funds have meant that the boy's routines, care and education have been maintained. And for she and James – this was one big worry removed from their shoulders, at an extremely difficult time. Lila is now working again, but hasn't yet returned to her full four days a week. So, she has reapplied for a further 13 weeks of TFH in this new financial year. She is still awaiting the outcome.

Lila would like information about TFH to be more widely communicated, so that when families are struggling they are able to access the funds to which they are entitled. Lila says that if it wasn't for Jasmin sending out the email – she wouldn't have known about the funding and she would have been forced to pull the boys out of care – and she doesn't know how she would have coped. Lila would also like to see the application process system simplified. Whilst she recognises the need for careful scrutiny of TFH applications, she feels that it was like

“jumping through a thousand hoops” – at a time when her family was already stressed. Indeed, she wonders how many families give up applying for TFH – “because it’s all too hard”?

Caitlin & Kevin’s Story

Summary: Caitlin and James both lost their well-paying jobs during the COVID19 closures. They never expected to be in a position where they wouldn’t be able to pay childcare fees. The TFH enabled their two boys to remain in childcare, enabling Caitlin and James to return to work as soon as it became available.

Caitlin and Kevin had good jobs, with a high degree of responsibility. Caitlin managed a small retail store four days a week, and Kevin managed a gym. With the addition of commission, they enjoyed relatively high salaries. Their two boys, Shaun and Simon attended a Goodstart early learning service, four days a week. But that was before COVID 19 struck.

Kevin was the first to lose his job, when all gyms across Australia were closed. The loss of his income meant that Caitlin and Kevin made the difficult decision to reduce the boy’s hours of childcare: It “*was either that or not be able to pay rent*”. But Caitlin was concerned with the effect that leaving childcare would have on the boys. She values the social, learning and development opportunities for Shaun and Simon, that come from attending early learning, and recognises the benefits for them. As she says, being around other children has meant that Shaun and Simon “*speak so well and have developed social skills*”. With the ‘lockdown’ that eventuated, if they didn’t continue at their early learning centre, there would be no opportunity for Shaun and Simon to interact with other children.

When Caitlin spoke to Helen, their Service’s Centre Director, about the family’s situation and their decision to reduce their childcare hours, Helen told Caitlin about TFH funds. Caitlin hadn’t heard about these funds before. She immediately went online at Centrelink, and after a relatively simple process, completed her application. The following day, Caitlin was also ‘stood down’ from work. Without the TFH funds being approved, there was “no way” that Caitlin and Kevin would have been able to afford to pay over \$400 a week in childcare fees. But Caitlin was also concerned that if she ‘removed’ the boys - she would lose their places – and that would mean that she wouldn’t be able to return to work – even when it did become available. She felt like she was “*stuck between a rock and a hard place*”.

It was an anxious period for Caitlin and Kevin as they waited for their application to be processed. Seven days of waiting, not knowing if their application would be approved or not, and all the while mounting up debts in unpaid fees. When the decision was made, they received no notification through MyGov informing them of the outcome. It was Helen who let them know that the funds had been approved for six weeks.

Caitlin has now returned to work on ‘short hours’. She received the call asking her to return to work on a Tuesday, she had to start back on Thursday. Without having the TFH to keep the boy’s childcare places, she wouldn’t have been able to return to work, and she fears that she may have lost this employment opportunity altogether – as her employer would have given her shifts to someone else, and “*written her off*” as not ready to return to work.

Caitlin would like more people to be made aware of the TFH funding available. And for families to know that anyone might need this funding at any time – no one knows “*what’s around the corner*”.

Three TTW Stories

Sarah & John's Story

Summary: Sarah and John applied for TTW funding to support Sarah's return to work after maternity leave. Whilst they found the application process straightforward, their story suggests the need for greater community awareness about TTW and greater communication between Centrelink and families applying for funds.

Sarah and John have two children attending Goodstart services. Sarah found out about the TTW funds when she was updating her and her husband's work hours details online for CCS. There was a 'button' that asked the applicant if they were returning to work. As she was planning on soon returning to work, after the birth of their second child, she clicked on the link: This took her to the application page. Sarah found the whole process very easy and straightforward. But after several weeks of not hearing anything more, and not receiving any payments, she contacted Centrelink to find out what had happened. The delay was because Sarah hadn't uploaded her 'return to work document'. Once she did this her payments then came through.

The TTW payment has enabled Sarah to access increased hours of care. Although Sarah would have liked to have had a longer maternity leave, after two years of the family being dependent on only John's income, Sarah had to return to work - mainly for financial reasons. But she also enjoys her work, and has a "good workplace", and so was happy to return. For Sarah, the TTW payments have meant that she has been able to meet the additional costs associated with returning to work, such as purchasing new work cloths and travel to work costs. It has also contributed to her easing back into a working routine, whilst also allowing her to keep a good work-life balance.

Sarah and John's story demonstrates the ease of the process of accessing TTW. However, greater community awareness about this payment – including within Goodstart – and improved clarity around the process of the need for applicants to upload their 'return to work document', or better communication of this stage of the application – such as a reminder – may have made this an even smoother process for Sarah and John.

Karen's Story

Summary: TTW funds have been essential for enabling Karen, a single mum, to return to study and work. Karen's story demonstrates how access to these funds can be life changing, but it also highlights the importance of community awareness about the funds and the need for robust systems.

Karen is a single parent to two girls, Sarah is – a teenager – and Carla – soon to turn five years old – who attends a Goodstart Service. Karen has always worked. But determined to improve her situation for herself, to "make a better life" for her family, and be a "positive role model" to her girls, she made the decision to return to studies in 2019. She is enrolled in a three-year Bachelor degree in social services, which she is completing on-line, part-time. At the same time, she is working four days a week, and the sole carer for Sarah and Carla. Whilst the on-line study enables Karen to work – she finds studying in isolation quite challenging. Nevertheless, she's successfully working her way through her studies. Karen also has an on-going medical condition which she has to manage.

Karen applied for TTW payment through Centrelink. Whilst previously studying, she had received JET funding, and so she called Centrelink to apply for JET again and was advised to apply for TTW funding. She found the on-line application process pretty straightforward. And had no problems uploading her documents including her 'proof of enrolment'. Her funding came through after just a short wait. And for a while, she was in the very comfortable position of being 'in credit' with her child care fees.

At one point, however, Karen's payments stopped. Karen had to contact Centrelink to find out what was the problem. She was advised that there had been a 'systems failure' which had disrupted her payments. It was all sorted out in the end and her payments recommenced. But the period of non-payment, and the need to 'chase-up' Centrelink added additional stress to her already busy life.

Access to the TTW funding has meant that Karen could afford for Carla to attend childcare fulltime. Without this assistance she would be unable to work and/or study. The funds have put her on the right track for her to achieve her ambitious academic and employment goals and to provide the better life she wants for herself and her family.

Karen would like more parents to be made aware of the funding. She feels that "*A lot of people don't know it exists*". But she also fears that some unscrupulous people may be "*taking advantage*" of the system. She wants better communication about the program and better oversight – to make sure that the funding gets to the people who need it most, when they need it most.

Joanne's Story

Summary: Access to TTW has enabled Joanne, a single mum, to return to studies and pursue a career. Whilst Joanne found the application process itself was simple, delays in processing her application meant that she had to pay for childcare before the funds came through, putting financial strain on the family.

Joanne is a single Mum with two children, Tom who is a school, and Jessica who attends a Goodstart service. Joanne has been out of the workforce for a while – and has found it difficult get employment in her previous area of expertise, as she left the workforce without credentials. But what she really wants to do is pursue a career in a new field. She has enrolled in a Bachelor's degree and has plans to then go on to do a Master's degree.

Joanne heard about JET funding from her friends. And so she went on the Centrelink webpage where she found details about TTW funding. Joanne found the application process quite easy. But it took a little while for her application to be processed. Before the funds came through, Joanne had to enrol Jessica at Goodstart three days a week, so that she could commence her studies. This meant that she was paying full fees minus CCS. This was "*a bit of a struggle*" for her financially. Unfortunately, when Joanne's payments did come through, they weren't back payed.

One thing Joanne finds frustrating about the process is that she has to renew her TTW application every semester. This is because the university she is enrolled in, will only provide proof of enrolment for one semester at a time. This means she has to upload her proof of enrolment multiple times.

Joanne says that the TTW funds, which contribute to Jessica's childcare costs, have enabled Joanne to attend to her studies. Although her studies have been somewhat disrupted due to COVID19 – she is making good progress as a part-time student. The funds also enable her to provide some “*little luxuries*” for her girls, such as attending extra-curricular activities – which she says she wouldn't be able to do otherwise. Joanne is also continuing to seek part time employment.

Discussion

This case study aimed to address a gap in knowledge about families' experience of TFH and TTW funding. It focused on the characteristics of families accessing TFH and TTW funding, their experiences of accessing the funding, the degree to which this funding supported children's attendance in childcare, and families' views on how access to the funds benefitted them. The purpose was to develop understandings about families' experiences of accessing TFH and TTW funding, in order to better support and advocate for families accessing funding, and to provide insights to Government and the sector. The case study draws on Goodstart data from five sources: Child attendance figures, three organisational family surveys, and interviews with families.

Overall, six major learnings have emerged from the case study:

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- 1 Many families are unaware that TFH and TTW support is available to them. Whilst the process of applying for funds was positive and relatively easy for most families, in many cases families had a negative experience and / or required assistance to apply. In many cases, Goodstart Centre Directors or Administrators assisted families to submit applications, and in particular support them with the evidence requirements.**

Most families attending Goodstart were unaware of TFH or TTW funding. Families mostly learnt about TFH from their Goodstart Centre Director, whereas those applying for TTW mostly heard about it from Centrelink, and applied online. Although most families found the process of applying for both TFH and TTW funds relatively straightforward, easy and quick, some families applying for TTW (17%) found it difficult and (15%), and needed more than 30 minutes to complete their application. Moreover, around half of families (54% applying for TFH and 45% applying for TTW funding) sought assistance with their application for TFH and TTW funding from their child's Goodstart Centre Director or Administrative Assistant.

Most families were asked by Centrelink to provide additional evidence or resubmit revised evidence to support their application – and this was a challenge for some. Moreover, many families were given inconsistent or inaccurate advice from Centrelink about their eligibility (especially income) for TFH – and in some cases this resulted in their application being rejected when it possibly should have been approved. Few families were informed when their application was going to be, or had been, rejected. Wait times for TFH and TTW applications to be approved varied, with many families waiting several weeks.

These findings indicate that more needs to be done to raise awareness about TFH and TTW funding amongst the general public, and to ease the application process for families.

2 TFH funding was accessed by families in all income brackets, experiencing a range of hardships, whereas TTW funding was accessed by low-income families. Many families accessing both types of funds were experiencing multiple disadvantages – and the lower the family income, the more likely their children were to have multiple risk factors.

Most Goodstart families (65%) who applied for TFH funding did so due to experiencing financial hardship after losing their job or income. The next two most common reasons for TFH, were illness (16%) and escaping family violence (13%). A very few reported being supported following a natural disaster.

Families across all income brackets applied for TFH funding, but there was a higher proportion of families in lower income brackets. The children of families applying for TFH often had identified 'risk factors' and the lower the family income, the more likely their children were to have *multiple* risk factors.

In addition to low income, the children of many families accessing TTW funds often had additional, sometimes multiple, identified 'risk factors'. Unlike the children of families accessing TFH, the children of families accessing TTW attended ECE services in areas that tended to be in low SEIFA areas.

These findings highlight that, whilst access to these funds may be required by families with known risk factors, *any* family with young children may require TFH or TTW funding at some point in time.

3 Access to TFH / TTW funding supports children's continued access to ECEC, especially for those children in families in receipt of TFH. Further, initial access to TFH / TTW can lead to continuous attendance post-cessation of funding. For many children, however, especially those in families with low income, cessation of funding is associated with cessation of attendance.

The data presented above suggests that access to TFH / TTW funding does support children's continued access to ECEC, especially for TFH, and it can lead to continuous attendance post-cessation of funding, but for many children, cessation of funding is associated with cessation of attendance. Caution was urged in the reading of data, however, due to comparative (prior, during and post) data not being available for 50% of children in receipt of TFH, and 67% of children in receipt of TTW. Clearly, in order to determine the degree to which TFH and TTW funds are meeting their policy imperative of supporting children's continued attendance in ECEC, requires further analysis.

4 Families' reported that access to TFH and TTW funding supported them in multiple ways – suggesting that it is achieving its policy imperative. However, the 13 week period of TFH is insufficient for supporting most families during their time of temporary need.

As is particularly strongly evidenced in the case stories, the TFH funds supported families as they battled through cancer treatment; dealt with the loss of, or transition into, employment; escaped domestic violence; and supported a child who was unwell. The TTW funds have supported families to transition back into the workforce after a period of maternity leave, or absence from the workforce, and enabled them to attend life enhancing adult studies. All families were grateful that access to these funds assisted them through a difficult period, and has enabled their children to have stability in their young lives, as well as access to educational experiences. As Michelle commented:

"It changed our lives. Without this I wouldn't have been able to get appropriate care and a safe place for my kids, or work as much as I do. If it wasn't for this – I wouldn't have my family."

Most (55%) families, however, indicated that they needed support for longer than the 13 week TFH period. This figure increased to 76% of families receiving TFH for COVID-related reasons. Troublingly, 57% of these families indicated that if the TFH were not continued, they would have to reduce the number of days their child was enrolled, and 4.1% indicated that they would withdraw their child from early learning and care altogether. The length of TTW funding accessed by families varied greatly.

So, whilst access to TFH has been very beneficial for families, in many cases the 13 week period of TFH is insufficient for supporting most families during their time of temporary need.

5 It appears likely that there are families eligible for TTW and TFH that are not accessing support due to application and administrative barriers and a lack of awareness that these supports are available. ECE services can play a significant role in supporting families to access TFH and TTW funds – but this requires significant organisational resources. Goodstart is able to provide this additional support as a not-for-profit social enterprise but many providers would not have access to this support.

Overall, it appears that the process for families accessing TFH and TTW funds could be improved. Collectively, families reported: a lack of community awareness about the funds; lack of clarity about the application process and requirements – particularly related to additional evidence required (some 62% of applicants for TFH funding and 61% of applicants for TTW funding, were required to provide additional evidence); inconsistency in advice from Centrelink; lack of communication between Centrelink and families – especially a lack of transparency when applications were rejected; confusion about families' entitlements; delays in processing applications and / or distributing funds; and the limited and inadequate nature of the support available.

Many families (54% applying for TFH and 45% applying for TTW funding) sought assistance with their application for TFH and TTW funding from their child's Goodstart Centre Director or

Administrative Assistant. In the case of these families attending Goodstart services, there are significant organisational resources made available to support families. This includes educators, Centre Directors and Administrators who are: alert to families' needs and challenges; aware of the significance of these challenges for children's attendance; knowledgeable in how to sensitively approach and communicate with families about additional support; cognisant of the various forms of funding available to support families and how to access it; and with sufficient IT skills to apply for the funds. It also requires organisations to prioritise and allocate time for personnel to support families in this way; the provision of IT resources as well as private spaces where families feel comfortable to share intimate personal and financial details with ECE personnel in order to apply for the funds. Not all ECE services or organisations have these resources.

6 There is also room for improving the process for applying for TFH & TTW funding.

The process for applying for TFH and TTW funding could be improved. Particularly in relation to:

- Increasing community awareness that these subsidies are available to families likely to be eligible, including via direct communication from Services Australia / Centrelink and Jobactive providers in the case of TTW.
- Clarifying evidence requirements, including specifying what evidence will be satisfactory, or if there are challenges obtaining the preferred evidence.
- Designing simpler, more agile and responsive systems.
- improving communication between Centrelink staff and families – especially when things get 'stalled'.
- Providing additional weeks for support when hardship continues due to the same primary event.

Conclusion

Together the data reported above in this case study – attendance data, survey results and interviews – demonstrate how TFH and TTW funding has been drawn on by families in a variety of circumstances. Whilst for many families the experience of applying for funds was quite straightforward, others experienced challenges.

The project has provided compelling evidence of the benefits of TFH and TTW funding. These funds have contributed to the dual policy purposes of supporting children's continued attendance in development and learning enhancing ECE, as their families experience often multiple and diverse challenges; and enabling families to engage in study and work.

We are grateful to the families who participated in the survey and shared their stories. Their examples demonstrate how a little support, given in a timely and efficient manner, can go a very long way in assisting families navigate difficult circumstances.

Clearly, however, there are a number of challenges with the existing application process that need to be addressed. Whilst ECEC services are well-placed to provide support for families accessing these funds, this requires substantial organisational resources that not all early years services have the capacity to provide.

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